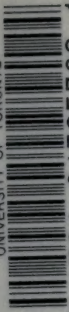


BETWEEN TWO
MASTERS
GABRIEL BRADFORD, JR.

UNIVERSITY OF TORONTO



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By Gamaliel Bradford, Jr.

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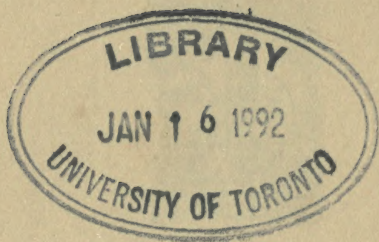
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TO
S. H. B.

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BETWEEN TWO MASTERS

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CHAPTER I

AN OFFER OF MILLIONS

ON a warm October evening Amos K. Phelps and his brother's son Harvey sat and smoked in the great dining-room of Amos's house on Commonwealth Avenue.

The uncle was a man of something over fifty, slight in build, very handsome and dignified in his evening dress, hair already quite gray, skin as dark as an Indian's, eyes dark, shrewd, penetrating, the face smooth, except for a soft, gray mustache. The nephew was a young fellow, as dark as his uncle, but of a very different figure, tall, broad-shouldered, stoutly muscled, making even slight movements with the soft ease of strength. His clean-shaven face was full, the features a trifle heavy, yet by no means unintelligent, and touched with a singularly winning frankness when he smiled.

The uncle opened the conversation, speaking in a quiet, even tone, with the deliberateness of a man

who means never to regret anything he has uttered. "Well, my boy, it looks like the beginning of life for you now. Twenty-two years old, college over, a long summer's vacation doing nothing."

Harvey took his cigar out of his mouth, as if to remonstrate, but he thought better of it.

"I know," continued Amos. "If you prefer, we won't say doing nothing; but teaching boys to row and swim in a summer camp is hardly a serious pursuit. Of course, without saying very much about it, I've always hoped that when this time came you would go into business with me. That's always been the understanding, I suppose. You've been my boy ever since your parents died, and if I'd had a son of my own I could n't have loved him any better, and no son of my own could have behaved better to me. Now, I think, we should begin to talk about the future."

Harvey Phelps was not the sort of man who speaks easily, and it was with an evident effort that he made the response which seemed to be demanded of him. "You've been awfully good to me, Uncle Amos. I don't know what I've done to deserve it."

"Well, not so good as that comes to either," the uncle answered. "You have your own income,—not much, but enough to live on. You could have got along without me, I suppose. I'm willing to call

it square, so far. But you won't want to loaf forever on two thousand dollars a year. It's the future we must think about, my boy, — the future."

Harvey looked, listened, smoked, — and said nothing.

"The future," Amos repeated, a little more slowly. "I've always lived in it, — perhaps too much." Then he went on in his ordinary business-like tone: "I'm fifty-three years old. When I was your age I had nothing, and no prospect of anything. I was clerking it on a small salary for Williams & Harding, bankers and brokers. Before I was thirty, by two or three turns of extraordinary luck, I was a partner in the house, making money by handfuls. Now I'm the senior partner of my own house, worth from six to seven millions. For the last five years I've had it in my head all the time that you should succeed me and carry on the business. I believe you're just the one to do it. Mind you, Harvey, I don't care about money in itself. I don't care to hoard it, and I've no taste for spending it. All this sort of thing" — he lifted his hand lightly towards the table with its sparkling glass and silver — "means very little to me. The women like it. I built this house to please them; but I should be just as contented myself in the story-and-a-half cottage where I was born. It's the success that counts, — to be all the time reaching after

something bigger and getting it, — to lay long plans and carry them out just as you foresaw them, — to put your hand on men and things and feel them give.” He stretched out his thin, dark, strong fingers and closed them slowly, as if the world were yielding to his grip.

“Lately, since I’ve had this heart trouble, which may carry me off at any time, you’ve been in all my plans,” he went on. “I feel, somehow, that you’ve got it in you, and we can work together. And I want to leave the business and the name associated, after I’m gone. I did hope I should have a son, — a child of my own, at any rate; but that was denied me. Of course, there’s Ethel. When I married Mrs. Harper, Ethel was hardly more than a baby, and she’s been almost like my own daughter, especially since your aunt died. She’s a good girl—and very nearly your age, Harvey; of course, I shall provide for her amply, — and sometimes I have thought” —

He did not finish the sentence. Again Harvey seemed about to speak, but he took a long pull at his cigar instead.

Once more Mr. Phelps continued the conversation. “Well, there it is. It’s a good opening for you. There’s no doubt about that. You’ll have to begin at the bottom at first, till you know the ways and get the hang of the street. But that won’t last long. I’m

sure you've got it in you. You'll go to the top in no time. Now, then, what do you say?"

Evidently it was impossible for the young man to keep silent any longer. Yet it was equally evident that he was reluctant to speak. He looked thoughtfully at the long ash on the end of his cigar, knocked it off into the tray beside him, then looked at the end of his cigar again.

"Uncle," he began at length, "it's awfully hard for me to put my ideas into shape. You know that."

Amos nodded.

"Whatever happens, I want you to feel that I appreciate your kindness. Not one young fellow in ten thousand has the chance you're offering me, and I'm grateful."

Again a pause, which Amos this time showed no disposition to break. He simply surveyed his nephew, through the curling smoke, with quiet curiosity.

"The truth is" — Harvey made a desperate plunge — "I have queer, fool doubts about whether it would be quite right for me to do this."

"How right?" was Amos's calm inquiry.

"If I try to say what I mean, you'll suppose I'm finding fault with you, in some way, and I think you're one of the greatest men alive."

"Just go ahead with your ideas. Leave me out. I want to get at the facts."

“Well, then, the last year or so I’ve been looking into things a little and I begin to wonder whether our ways of doing are n’t all wrong. These big trusts and combinations, the graft, the boodle, the corruption in politics and big rich men taking mean advantage of it—I’ve heard there’s something infamous at the bottom of every great fortune—there, Uncle Amos, that’s just what I didn’t mean to say—it sounds ungrateful, and I’m not ungrateful.”

“I know it,” answered Amos, without the faintest trace of irritation or disturbance. “Go on.”

“These are n’t my own ideas,” Harvey continued, with a little more confidence. “They’re just floating in the air. I have n’t made them mine. I may never. But they’ve got hold of me, and I think slowly, you know. I’ve got to work them out. I’m not ready yet to join the capitalist ranks for good and all.”

Another pause. This time Harvey waited for his uncle to break it.

“Well,” said the latter, at last, “I don’t say but you’re right. These things were n’t the fashion in my day and I don’t care much for them now. They seem to me fanciful. Of course, every man has got to draw his own line, and there are few men that don’t draw one somewhere. I’ve always drawn mine, I know, hard and sharp. But life is a practical thing. Most of this talk comes from ministers and teachers

—men who have never put through a business deal in their lives, and don't know what it means. You've got to do business by business methods. You've got to beat a rascal at his own game. We don't make the politicians corrupt. We wish they were otherwise. But they are what they are. You've got to accept them so, or get out. Some may get out. I don't."

Still Harvey did not seem quite satisfied. "But it works unfairly," he said. "The strong and the unscrupulous and the rich get the best of it. We pretend to have justice in this country and give every man his chance; but we don't."

"Nature does n't give every man a chance — very few," suggested the millionaire.

"That's just it. Nature is brutal. We ought to be different. Of course, I'm a child in these matters, Uncle Amos. I don't even know what poverty and suffering there is in the world. But somehow I seem to have a strange feeling of it all about me. Things seem wrong."

"And you want to make them right?" The inquiry was gentle and almost sympathetic, not a trace of sarcasm in it. "It's natural, at your age. But it's an old, old world, and the wrongs in it right slowly. As for the poverty and suffering, we can do a little to relieve them here and there; but nine tenths of them come from folly and improvidence and vice.

You talk of giving every man a chance. We do. The man who is thrifty and self-denying and foresighted gets his chance and profits by it. Every man has a chance to show what is in him. Most men have nothing in them."

Both smoked on in silence for a few moments. Through the open window came the brassy blare of a German band, playing a few blocks away.

"You must think I'm a fool," said Harvey.

"No," answered his uncle; "though every man has his moments of being a fool, and those not always his worst moments either."

"The truth is," the young man continued, "I haven't the least idea of finding fault with your method of life or any man's. I don't know enough. It would be too absurd. I've never done anything serious but play football. I want to look about me. I want to learn. I want to make up my mind for myself as to all these things. But I don't feel ready quite yet to give my whole life to the accumulation of money."

"There's just one thing," said Amos. "Is business distasteful to you in itself? Do you feel that you would prefer some other occupation?"

Harvey shook his head with a smile. "That's the worst of it. I know I should like it. As you say, it is n't the money, it's the dealing with men, the work-

ing out of large schemes, the sense of mastery. I don't want to do anything else. I want to do that."

Amos's answering smile had a gleam of quiet satisfaction in it. "Then why not at least make a trial?" he said. "Come into the office for six months. See how bad we are. You're not signing any articles. You can leave when you like. You want to look about you. How could you get a better opportunity?"

"You're tempting me," was Harvey's slow answer, "and I'm afraid you know it. Did any man who got in there and succeeded ever get out?"

"Why not?"

"Ah, indeed, why not? But do they?"

"Well," said Mr. Phelps, rising, "you know what I should like in the matter. Think it over."

"Yes, sir, I will; and I have no doubt I shall accept your offer — for a time, at any rate."

After this, Amos retired to his private sitting-room, and Harvey went upstairs to the library. There he found Ethel Harper, his uncle's step-daughter, and Miss Lucia Phelps, who had kept house for Amos before his marriage and again since his wife's death.

Miss Phelps was a small, somewhat insignificant, old lady, an excellent housekeeper, and a thorough-going adorer of her brother, nephew, and niece, but not conversationally or socially remarkable. Just at

present she was slumbering over the editorial columns of the "Transcript."

Ethel Harper was a large girl, with a certain general resemblance in type to Harvey, — brown hair, brown eyes, face rather full and a trifle slow and heavy in expression, figure splendidly robust and muscular. Her skin was as tanned as constant exposure to wind and sun could make it.

"That's right, Harvey," she began. "Do come and wake me up. I know you've been talking business with papa. Talk football with me."

The future banker drew a long breath and shook his shoulders. "Don't mention football. I miss it too much."

"I should think you would. Shouldn't I like to play!" Indeed she looked as if she might buck the centre with considerable effect. "Can they beat Yale without you at right tackle?" she went on.

"I don't know, I'm sure. Football is my natural atmosphere, and I'm jolted out of it. Let's talk of something else. Why didn't you win the golf tournament?"

"Do you suppose I like to talk about that? I had an off day, practiced too much the day before, broke my brassey on the third hole and had to take another that didn't suit me. And then, it might be that the other girl played better golf."

"It might be," agreed Harvey sympathetically. "Still, you furnish a very good article."

"Thank you."

There was silence for a moment in the great library, with its rows of glass-covered, gilt-backed, unread books. Both the man and the girl were quicker with their hands than with their tongues. Miss Lucia began to sleep audibly.

"So, you're just off the Windflower?" inquired Harvey. "Good cruise?"

"Perfect!" was the enthusiastic response. "We went farther down than I've ever been before, — almost to Newfoundland. Such fog! Papa pattered about all day on deck in his oilskins. It did him a world of good. He gets the stock quotations now by wireless, so he's more contented than he used to be. We had a jolly big sea one day, — scared me blue. Aunt Lucia's heart was in her bed-slippers, — poor thing! Captain Jim has it in for you, Harvey, as they say. He wants to know why you've deserted him like this, — says he can't run the ship without you. I told him you were at a summer camp, doing good. He said he hoped you would n't get notions. Have you got notions?"

Harvey nodded, with mock melancholy. "I'm afraid I have, — a mild case."

"That's too bad. What's your variety?"

"I'm getting to think you and I have too good a time in the world."

"Nonsense! It's every one's duty to have as good a time as he can without hurting others."

"Ah, but," said Harvey, though reluctantly, and as if indisposed to preach, "don't we hurt others? There's the point."

"I'm sure I don't mean to," Ethel answered, with entire good nature. "I'll take you a hundred miles in my auto before long and blow all this out of you."

"To be sure, the new auto." The change of subject was accepted with evident relief. "An 'Excelsior,' is it? How does she go?"

"The best ever. When she's running over forty the motion just rocks you to sleep."

"Does it, now? Smell much?"

"Not a bit. You might be riding on a bed of roses."

"I know that kind. Ever hang up?"

"No. That is, of course you might burst a tire. And the other day something in the gearing went on strike for a while. We don't want to have too good a time in the world, you know. You must expect those little things."

"I should."

Harvey was wonderfully contented. It was his

nature to be contented, and it cost him an effort to be otherwise. Physical ease was pleasant to him as well as physical effort. It was pleasant to recline almost at length in the great Morris chair and watch his cousin's pleasant, tranquil countenance and the graceful play of her firm figure in her semi-evening frock of blue crêpe. It was so natural to have a good time in the world and had been so habitual with him, until lately there had come up that vague spectre of the others.

"Just wait and see," Ethel went on. "Some fine day soon, I'm going to take you and Milly a good long ride."

"Milly?" repeated Harvey.

"Milly Erskine. Surely you remember her."

"I believe I did meet her here last year two or three times. Is n't she the girl whose father went up for half a million and then shot himself?"

"Was n't it cruel of him!"

"Was it?"

"Well, perhaps it would have made more trouble if he had n't. But to leave his wife and daughter in that way, instead of living and going to work and taking care of them!"

"They have to take care of themselves, then?"

"Oh, they have something, I believe; but Milly has to teach in Miss Corliss's school, where she and

I used to go, you know. And she hates it and does it beautifully. It seems too bad."

"Well, I'm not so sure," answered Harvey thoughtfully. "Do you think it would be so bad for you, for instance?"

"I do, indeed. Milly hates it, but she can do it. I should hate it, and I could n't do it at all."

Once more there was silence. Miss Lucia had made one or two ineffectual efforts to refix her attention upon the "Transcript" and had subsided again.

"And the Reverend what's his name," asked Ethel, "is he well?"

"The Reverend what's his name is well," was the deliberate reply.

"By the way, what is his name? I always forget," continued the athletic cousin.

"Marcus Upham."

"Do you know, Harvey, I'm afraid he is n't very good for you."

"Perhaps not."

"He's thin, is n't he, and looks anxious, and preaches in the pulpit and out of it, and has a terrible sense of duty."

"He's a good fellow."

"I don't question it. But that sort of thing is n't suited to you and me."

“A sense of duty?”

“A sense of duty is well enough, but it ought to be quiet and reasonable and every day. It’s hard to drag such a weight up on the heights. Perhaps you think I might speak for myself.”

Harvey frowned a little, not as if he were annoyed, but as if he were puzzled. “I’m afraid you’re right,” he said. “But don’t suppose I’ve been on the heights this summer. I’ve taught a dozen boys to swim and kept them out of mischief. That’s all.”

At this point Miss Lucia made a definite effort to rouse herself, with the evident desire of transferring her slumbers to a more suitable resting-place. “Going, Harvey?” she asked.

“Well, no, I was n’t; but perhaps I’d better.”

Miss Lucia protested civilly and Ethel decidedly. “It must be so dismal over in those dreary chambers all by yourself. Why don’t you come and live here, as you used to?”

“We must n’t have too good a time, you know,” Harvey suggested. “I manage to worry along over there. But I shan’t forget your auto invitation,” he added, as he said good-night.

CHAPTER II

A GAME OF BILLIARDS

TWO or three evenings after this, Ethel and her friend Milly Erskine were in the great billiard-room at the Phelps's. Both pool and billiards were available, but the girls had chosen the nobler and more difficult game. Ethel entered into billiards, as she did into every sport, with all the solid application of her nature. To her such things were the serious part of life. Miss Erskine did not appear to regard any part of life as very serious. She was a slight, fair person, with deep blue eyes, which sparkled like little waves in sunshine. Her hair floated softly about her forehead. All her features were firm and delicate now ; but it seemed likely that in twenty years they would be rather sharp and angular.

Billiards is a pretty exercise for women, and any judicious observer would have been charmed to watch these two figures, in their light dinner gowns, Ethel's green, Milly's gray, falling, with unconscious grace, into the odd attitudes which the game demands.

"This is my natural atmosphere," said Milly, as

she stood back and chalked her cue, while Ethel, with long deliberation, tried a difficult shot — and missed it by a hair. “I ought to live in it always. I’m too delicate to labor. These hands — this brain — are they framed for toil? Now you” —

“Oh, yes, I” — Ethel took her turn at the chalk, “I don’t say you would n’t shine in any sphere, Miss Erskine; but you’re much more fit to work than I am — at least, so far as brain goes. I might take in washing.”

Here she began a run of phenomenal successes, which absorbed them both. When it ended, Ethel spoke again. “Oh, but, Milly, it is such a shame!”

“That you should beat your guest? I know it.”

“Nonsense! That you should have to teach: day after day shoving stupid girls — such as I was — through French verbs and *La Tulipe Noire*. You ought to be in Washington, astonishing the diplomatic corps with American jokes, or the wife of the minister in London — something distinguished, something startling. That’s what you were born for; not to waste your sweetness on a Boston finishing school.”

Milly dropped the end of her cue with a bang. “Ethel Harper, you are positively eloquent. To think that my misfortunes should inspire such a burst of glowing oratory! But don’t tantalize me. Ah, if only I could live to enchant young diplomats in the dim

corners of half-lit conservatories and to wheedle state secrets out of gray ambassadors by the magic of my girlish charms! Alas, such things are not to be. And I shall be known to the rising generation of men as that cross Erskine girl who teaches my sister French. The pity of it! Come, let's forget and play out the play."

So they played. Milly, who could do pretty much anything she chose, gave her attention strictly to business for a time, making a series of brilliant shots, which put her in the lead. Then she grew indifferent again; and Ethel, who was never inspired and never indifferent, drew up quietly to where she was before.

"Harvey says," she began, dropping the bridge back into its place, "Harvey says that perhaps it's rather a good thing for you to have to work, that it might be a good thing for me too."

"Harvey says so, does he? Well, now, that's interesting. How did your cousin get such an idea as that? From what I've seen and heard of him, I should hardly think it would have budded unassisted in his own brain."

"You see Harvey's made a friend."

"Indeed? One who does n't eat at the training table?"

Ethel scored three and then answered quietly,

"You did n't seem to take to Harvey last winter, Milly. I want you to. He's got muscle, but he's got brains too, lots of them. And he's a good fellow. He said he would come in to-night, with a friend of his, and I hope he will. I want you to like him."

"I will. The friend, you mean?"

"No, Harvey." Here Ethel made a run of eleven and won the game.

"Let's sit down and talk about your cousin," said Milly. "I'm not of your force in billiards."

So they sat down, Milly curling her feet under her comfortably, in one of the great leather-covered arm-chairs. "Is this friend who's coming to-night the one who supplies the ideas?" she began.

"Not at all. That's the Reverend Marcus something—I never can remember his name—Upham, that's it."

"And he's the one who thinks it's good for me to work," said Milly, with a pucker of her brows and a compression of her lips. "I should like half an hour's interview with him."

"You won't get it here."

The contrast of the two, as they sat, was interesting. Ethel was perfectly quiet. Her figure filled the great chair with lines soft and flowing, but ample in their rounded ease. Her face was not inexpressive, but as quiet as her figure. Milly was all motion, all

light, all grace, her fingers spoke, her little gray slipper, peeping from under her laced petticoat, spoke with as much wayward petulance as her tongue.

“Oh, you don’t have him here?” she said. “I see. A case of undue influence. Voice of the charmer. A serpent in this Eden. And the young millionaire a little discontented with his millionarity? But who would believe that that huge hulk of football-ridden flesh would ever have a conscience? Tell me all about it.” She shook the refractory petticoat down over the talkative slipper, in a vain attempt to silence it.

“How you rattle on!” began Ethel deliberately.

“Like peas in a bladder,” the irrepressible suggested.

“Exactly. But I can’t tell you much about Mr. Upham. Harvey got acquainted with him last year when he was in the theological school. Harvey goes to the Episcopal Church, you know. They’ve been together this summer, managing a boys’ camp somewhere, and I suppose he has a great influence over Harvey, though Harvey does n’t say much about it. You know, we’re not a family to talk.”

“I know.”

“Papa does n’t talk much either, but I don’t think he likes it at all. He has counted always on taking Harvey into business with him, having him carry on

the name and the firm and all that. Now, if Harvey jumps the track, it will come awfully hard on papa, and he's not in first-class condition anyway."

"And will he jump the track?" asked Milly, with much curiosity.

"I don't know, I'm sure. He went into the office to-day, and if he likes it, it may be all right. But I have my doubts."

Here Miss Erskine sat straight up and clasped both hands round one knee. "Did any one ever hear of such foolishness?" she cried. "Now if your father would offer me the chance to go into his business! And yet I go to church as regularly as Mr. — Upham? — himself. But I don't want to make the world over. It's a good world, I think; especially if you can ride on top. Give me a chance like that, and I would ride on top. How I would hustle. The schemes, and the deals, and the mergers, and the stock watering, and all the wicked rest of it. But what can a woman do?"

"Marry," suggested Ethel, with the serenity of a person whose work has been done for him.

But Milly had fallen into a posture of dejection, with her head leaning forward on her hand. Even the gray slipper hung dejected, limp, and did not respond to this friendly hint.

"Your cousin?" said its wearer, with melancholy

languor. "If he were going to carry out my programme, I might. Then I could be the power behind the counter, or counting-house, or whatever you call it. But he's not the one to carry out my programme. Football, fads, and friends in the theological school — thank you, not any in mine, please."

"But it would be so pleasant to me," Ethel urged, almost warm in her manner.

"But I shan't marry to be pleasant to you," returned Milly, much warmer. "This is not your line, my dear. Leave the match-making to your aunt, who, by the way, would n't make this match, I'm certain. She would favor another, as you know. Indeed, even if I were amorously disposed towards the ingenuous youth, I should stand back, so as not to interfere with you."

"Nonsense," answered Ethel, quickly for her, and blushing a little. "Harvey cares nothing for me, nor I for him, in that way."

"Very well." And Milly settled back in her chair, slightly bored. "Let's talk about something else. You said Mr. Phelps proposed to bring a friend this evening. From the theological school, I suppose?"

"Never!" was the energetic reply. "This is Mr. Kent. Quite a different proposition."

"Kent? Do I know him?"

"Know of him, at any rate. He was a classmate

of Harvey's. Now he's a newspaper man, and a clever one, they say. I'm no judge."

"Of course not," Milly agreed, with affectionate candor. "You don't mean George Kent?"

"That's the one."

"The author of 'Snap Shots' and 'Moderate Exposures'? How can he be just out of college. He's been writing those things for a couple of years, at least."

"You've read them, have you? They're too funny for me. Well, he's older than Harvey,—had to work his way through, I think. At any rate, you have the facts."

Milly sat up again. "Now that's something like," she said. "George Kent—and the Reverend Marcus Upham—and your cousin between them. What a pretty comedy? And your father and his millions, and your own young affections, in the background, to weight it into melodrama, or even a sort of tragedy. Isn't it charming! I hope they won't forget to come. I wish now the Reverend were coming too."

Ethel was collecting herself to express a decided disapproval of this suggestion when Harvey and his friend entered the room.

George Kent was somewhat shorter than Harvey and much slighter. He had gray eyes with shrewd humor in them; also his mouth was broad, as be-

comes a jester ; and the up-and-down furrows in his cheeks, appropriate to that vocation, were deepening. But the chin showed that there was something back of the jests.

“It is rude to talk shop to a stranger,” began Milly, as soon as the introductions were properly over, “but of course we all feel that you are taking snap shots of us, Mr. Kent, and we might as well say so at once. You will never see any of your friends, in future, except posed. It must be very disagreeable.”

“I never take my friends,” was the appreciative answer.

“I should certainly not choose my friends among most of those you do take,” Miss Erskine continued.

“I’m sorry they don’t please you.”

“They amuse me, — which is much better.”

“Thanks. But to return to the original point. Don’t you think it would be very satisfactory, if all one’s friends lived in fear of the camera? ‘Look pleasant,’ says the photographer. I like the advice.”

“No,” said Milly, very decidedly, “I had rather my friends would frown, or snarl, or sneer. Fancy the whole world varnished with a photographer’s smile.”

At this point, Ethel, leaning back comfortably in her chair, observed, in a half-aside, “Harvey, where do we come in?”

“Nowhere,” was the placid answer. “I like it.”

"They seem to think you like to talk, Mr. Kent," Milly suggested. "Do you?"

"Did they mean me? No. I prefer to listen. Listening is my vocation. I find it charming. I listen from morning till night—and longer. When one has once learned to find human folly amusing, the delight of listening is simply inexhaustible."

"Thanks—for humanity," interrupted one of the listeners.

"As for talking, I am gradually disacquiring it, and expect to end in total dumbness. Meanwhile some remnants of habit linger by me."

As the talkative members left a slight pause here, to show they could, Ethel suggested billiards, and she and Kent were pitted against the other two.

"It will be fairer," said Harvey, when Milly urged her inferiority to his cousin. "George listens more than he plays."

"Mr. Kent," asked Milly, while Harvey was making an extraordinary run, "would you advise me to go into journalism? I have often thought I was born for it."

"You've written pretty verses, probably. Most women go into journalism on the strength of that, and of some that are not pretty. Now a journalist doesn't spend much time writing verses. I never wrote one myself, that I remember,—and don't in-

tend to. In fact, literature has n't much to do with it. You've got to have a ready pen, and think of what you write, not of how you write it. A woman who has it in her makes a good one. Only you've got to have a lot of — well, say assurance."

"I have a lot of — well, say assurance. It's my strong point." Here Ethel having failed to score, the speaker leaned half across the table, and, balanced as lightly as a butterfly, tried a difficult shot and made it, with much triumph.

After this, all parties gave their attention for a considerable time strictly to the game, which was more even than might have been expected, owing to Milly's carelessness, and to Ethel's steady fashion of holding her own in everything. Milly finally got a little piqued, however, and did some brilliant work, much to Harvey's satisfaction; so that in the end they went out with a considerable lead. Then Ethel ordered things to drink, Apollinaris for the ladies and black and white highballs for the gentlemen; and Milly and Kent talked, while the others sipped and listened.

Something was said of teaching, of Milly's unfitness for it, in her own opinion, and so of Harvey's efforts to teach athletics during the summer. "But he'd do more than that for the Reverend Upham," said Kent. "You know the Reverend Upham, Miss Harper?"

Ethel signified that she did not, and something in her manner even implied that she did not care to.

"I've met him several times, under Harvey's auspices," Kent continued, "but we don't mix. He's a first rate fellow. So am I. But he's a saint."

Milly nodded. "I know that kind," she said. "To get along with them you've got to be either a saint or a sinner."

"Just so, though I don't know which you think Harvey is. I should like to be neither—or both. Where is he now, Harvey, did you say?"

"Rector of St. Margaret's, Robertsville."

"For good?"

"No, only supplying, for a few months." Harvey's manner indicated that he would prefer to talk about something else; but this did not disturb his friend in the least.

"The truth is," went on Kent meditatively, "the Reverend Marcus ought to live in a better world than this, and if he does—and I do—I shall desire more love and knowledge of him, as the other fellow said. But here he is always looking for trouble. He disbelieves in money, in pleasure, and in laughter; and a man in that state of mind had better get off the earth—in my opinion. And not only he does n't want these things himself, but he does n't want others to have them. Is that reasonable, Miss

Erskine?" He paused for Scotch and soda and an answer.

Milly shook her head. "There are a good many like that; and the trouble generally is that at bottom they want the things themselves."

Kent shook his head, in his turn. "No, no. That is n't the Reverend Marcus either. He is white all through. But he's so desperately in earnest. When you know you're living a worldly life, you don't care to have a shining example of the contrary always before you. Really, it's quite done up poor Harvey here; I'm not sure but he'll end in the pulpit, and of course he's ludicrously unfitted for it. He knows how to enjoy life reasonably well—not as I could, or as you could, Miss Erskine. But think of the chance he has, everything before him—the wide world to choose from. Now it seems to me it's up to us to bring him into better ways, and that's why I introduced Upham into this conversation, where he is, indeed, singularly out of place. But Satan, too, ought to have his missionaries, and I am of them."

Harvey did not appear very much disturbed by this tirade, but sat, in apparent contentment, sipping his somewhat worldly beverage and chiefly watching Milly, who was agreeable to watch.

Leaving the Reverend Marcus and serious sub-

jects, the conversation ran on various commonplace matters till the men took their leave.

Later, Milly and Ethel talked over their visitors.

"Mr. Kent has some of your qualities," said Ethel.

"Almost all the bad ones. I think I could make a journalist just the same."

"You can't deny that Harvey plays a good game of billiards."

"Uncommon. If life were a game of billiards — and I'm not sure it would n't be better, if it were — I would ask for no other husband. But it is n't. So if either of us is to be Satan's missionary and defeat the machinations of the Reverend Marcus, it will have to be you."

"No," answered Ethel. "I shall never love anybody. I'm too solid."

"That has nothing to do with it. If I never love, it will be because I'm too light. But you might marry, all the same."

To this Ethel made no answer.

CHAPTER III

GLORIA

ON a bright afternoon, near the end of January, Ethel, Milly, Kent, and Harvey were riding together in the country. The roads were thickly covered with smooth, well-trodden snow, and the keen air made the horses glad to travel ten miles an hour, without urging.

“Why did you put Miss Erskine on Gloria?” Harvey had asked Ethel at starting.

“Because my own hundred and sixty-two pounds is too much for her. And why should n’t I?”

“No reason; only I don’t trust her.”

“Such a compliment to me,” Milly interrupted. “But I can ride, Mr. Phelps, all the same, even if I don’t look it. Gloria and I shall get on famously.”

So to all appearances they did, in spite of the little brown mare’s evident skittishness; and Harvey had the satisfaction of feeling that his ill-timed solicitude had merely annoyed the person he was most desirous of pleasing. “Hard luck,” he thought to himself, “that when a man can’t say much any way, what he does say should always be the wrong thing.”

But no one could long have been either solicitous or annoyed under that cloudless winter sky, with the wide sparkle and glitter of the white landscape, the bright north wind, and the clear jingle of passing bells. It is charming to ride on summer evenings, in the moonlight, through long lanes, cool with dewy shadow; but the perfection of riding is on a mid-winter afternoon, over the snow.

When the breadth and openness of the roads permitted, the riders sometimes went, for a little distance, four abreast; but for the most part they were separated into pairs, now in one combination, now in another.

"Most of my riding has been done abroad," said Milly to Kent, as they found themselves side by side. "I am not used to this snow performance."

"But you like it?"

"Of all things. Only it makes one want to go. I should rather like to be run away with."

"I am afraid you want life to be highly seasoned."

"It could n't be too highly seasoned for me. Mustard, pepper, vinegar, onions, spices, or, if you like, garlic. And instead, my life is one long meal of unsalted breakfast food. You know the flavor?"

"Or lack of it." Kent nodded. But here the necessity of increasing their speed to overtake the others interrupted conversation for a little while.

“Do you know, after all,” Kent resumed at length, “it’s a commonplace, but I think work makes the best seasoning. I would n’t change with our friends ahead there.”

“I would,” returned Milly shortly. “I want riches and ease and no work at all. Work is the breakfast food to me. If I had Ethel’s money, I could provide myself with seasoning enough.”

“I dare say. Probably I should n’t refuse. But I am willing and glad to make my own way. So far I’ve always had to, and I like the sense of cutting and hacking and hewing for myself into the quarry of Fortune.”

“That’s well enough for a man,” was the sarcastic answer. “But when the quarry of Fortune is a young lady’s finishing school, sometimes I feel as if I should like to hack and hew into it, — but it would n’t do, it would n’t do.”

Meanwhile Harvey and Ethel rode in front, and conversed more seriously. “Papa was talking of you last night,” began the latter.

“Was he?” was the somewhat limited answer.

“He was speaking again of how much you seem to take to business and what a natural taste you have for it.”

“He does n’t say so to me.”

“No, that would n’t suit his ideas of discipline.

But he told me they say at the office that very few young men learn the routine so quickly as you have."

Apparently her companion did not feel that this called for any reply whatsoever.

In a few moments Ethel began again. "I was very glad to hear papa speak so, Harvey."

She obviously looked for some response ; so Harvey made one. "I am very glad I have been able to please him," he said.

"I don't think you quite realize all that it means to papa," Ethel went on. "It is as hard for him to talk as it is for you. Even to me he does n't often say much of what he feels. But he is really a great castle-builder, papa is. All his fortune is just a castle in the air to him. He does n't care anything about the plain dollars and cents of it. But he likes the building, and you have grown to be part of it, such a main part of it that almost everything turns on you. He wants to take you into all his plans, to turn over everything to you gradually, more and more, and finally, to make his castle yours. Do you see?"

"I see," answered Harvey thoughtfully. "I understand it all well enough. Hardly a fellow I know but would think it was the chance of a lifetime."

"But you don't?"

He drew his horse a little nearer to hers. "That's

the worst of it. I don't know whether I do or not. And I'm ashamed of my uncertainty."

"Do you mean you don't like it? Of course, I suppose, at the beginning it must be mainly drudgery."

"It is n't drudgery to me," was the earnest answer. "I like every bit of it. I don't care so much about the money; though I admit I like that. But business itself suits me, as I knew it would. The air of State Street excites me. I'm sorry to leave it at night. I like the men. I like the whole thing."

"Well, then?" Ethel asked, in a puzzled tone.

"Well," he repeated reluctantly. "I like it, every bit of it; but the more I see of it the more I see of its selfishness. It's a great machine that grinds up everything, without pity or mercy—a great fight, with no quarter. There's no place for love or consideration for others. The strongest comes to the top. Uncle is strong. I like to think I'm strong. But it's bad for the weak ones."

"Life is bad for the weak ones," said Ethel. "Life must be in a great degree selfish, must n't it?"

"I don't know. I don't want to think so."

But it was too cold to walk and talk longer, and all four here broke into a rapid trot. They were passing over a great sweep of open hillside. Below them the country fell away to the east, and the slant afternoon sun reddened the snow on the distant slopes and

set the icicles glittering and sparkling. The naked branches of the trees were cut sharp against the sky, the elms in fragile tracery, the oaks stiff and rugged, the apple boughs intertwined in a fantastic tangle. The smoke from a distant train faded dimly off into the clear blue.

At a fork in the road the two leaders paused for the others to come up, so that they might decide on their route. "We'll ride together now," said Milly to Ethel, "and let the men talk us over."

"We could do it as well later," Kent suggested; but nevertheless they adopted Milly's arrangement.

When there came a moment suitable for conversation, Kent said: "I hope it won't be long before you announce your engagement."

"To whom?" asked Harvey in astonishment.

"Well, if you don't know, I'm sure I don't." And Kent laughed pleasantly. Then he added, "There are n't many fellows who would hesitate, when they saw the chance of a girl like that — and all that goes with her."

"You mean my cousin?"

"Whom else should I mean?"

Harvey jerked his horse's head, with an irritability which was hardly caused by any action of the animal. "To hear you talk, George, one would think you much more mercenary than you really are."

"Implying that I really am mercenary enough. I don't pretend to be anything I'm not, I hope."

"I'm not sure about that. I don't think you would marry a girl simply because she was rich."

"I might. I may. But as you know, this case is n't simple at all. The girl loves you."

"Nonsense!"

"Well, there is all of love that really counts. Everything is suitable and proper and fortunate."

"Why not marry her yourself, George, if the match seems so desirable? And go into the business, and succeed my uncle, and end up a multi-millionaire, if you think so much of it?"

Kent looked at his companion with a mixture of contempt and curiosity. "I might, you know, if she would have me, simply for the sake of teaching you a lesson. You would go into the church, I suppose, and vow the three vows of Saint Francis."

"Oh, I — I would marry Miss Erskine — if she would have me."

"Harvey," — Kent spoke with genuine earnestness this time, — "I don't know whether you are serious; but I have had some suspicion of this. Miss Erskine is charming, I grant. But she is n't your kind."

"Nor I hers, unfortunately." Harvey's answer showed more feeling than anything he had yet said. "Sometimes I have thought she was your kind."

“So have I,” was Kent’s prompt response. “And I’d do everything I could to make sure of it, if it would save you from such a piece of folly.”

“Rivals, then?”

“Nonsense,” said Kent roughly. “But the absurdity of such an idea on your part is too much.”

Here they were interrupted by an unusually noisy automobile, which, tearing up from behind, set both their horses capering. The trouble for them was insignificant. Not so for Milly. Gloria shied sharply as the machine went by, shook her rider so that she lost a stirrup and with it her control, and then darted off at full gallop into a narrow side street.

Harvey appreciated the situation in a moment and was in his element. Action — that touched every nerve in his body. Tightening the reins, and urging his big horse to speed at once, he called to Ethel and Kent to come slowly after him, and then followed Milly and Gloria down the narrow road. The chase was sharp but brief, for Harvey knew his horse to perfection. Ranging up quietly and evenly by Milly’s side, without making the least effort to touch the little mare himself, he simply spoke, in a voice which Milly had never heard him use before, deep, determined, yet gentle also, “Gloria! Gloria! Steady, old girl.”

The mare lifted her ears, her muscles relaxed a little, her pace slackened.

“Gloria! Steady, old girl. Quiet, Gloria.”

Before Milly knew it her foot was back in the stirrup, and her horse and Harvey's were walking quietly side by side, with no sign of the gallop except the quick pants and Gloria's trembling.

“You got me out of a very disagreeable situation,” said Milly, when she had breath enough. “Thank you.”

“Bother!” was the short reply. “Can I do anything else for you?”

“If you had a few hairpins,” Milly suggested. “I suppose you have n't.”

“No. I'm sorry.”

“And all those useless pockets, too. Every man should carry hairpins. I shall have to go home in a pigtail, that's all.” Taking off her hat she shook down her hair, with the prettiest gesture that a woman makes, and was braiding it deftly when Ethel and Kent appeared.

“Oh,” said Ethel, “it was all my fault. That wretched Gloria!”

“No,” objected Milly, with decision, “it was this stupid cross-saddle fashion of riding. If I had stuck to my old ways, the more she jumped, the better I should have liked it. But what are you doing, Mr. Phelps?”

For Harvey had got Kent to hold the horses, while

he himself was exchanging Milly's saddle for Kent's. "I think you had better shift," he answered.

"How absurd," was her petulant comment. "Do you suppose I am going to give up for a mere accident like that? Besides, how will Mr. Kent look on such a little creature? Certainly I shall ride Gloria."

"I think it will be better not." Harvey continued his preparation with quiet persistence, as if he had not heard her speech at all.

"But, Mr. Phelps," began Milly in wrath. Then she thought better of it and said no more.

On their way home she and Harvey rode together; but they trotted along rapidly and had little to say to each other. Finally, however, at a favorable opportunity Milly broke the silence, not wishing to appear wholly ungracious. "I shall never forget the way you quieted that horse. You must have a wonderful power."

"Yes, I've sometimes thought so myself," was the sarcastic answer. "Still, as I've known her from a colt and she me, it is n't quite so extraordinary."

"You need n't laugh. It is n't a common thing to be able to control animals like that."

"No. I might set up a circus. It would suit me rather well."

"Anybody who can master animals can master men."

“And women?”

“Ah, as to that I don't say. But you ought to profit by your gifts, and not neglect them.”

“I should like to, if I could find out the line they go in. I have n't yet. Now if I could get a person of discretion to guide me, like you, for instance” —

“I discreet? I have never yet been able to guide myself, — and I have no gifts either.”

But Ethel and Kent, who rode in front, were nearly out of sight, and it was necessary to break off the conversation at this point.

CHAPTER IV

THE REVEREND MARCUS

IN the latter part of March, Harvey went to Robertsville to spend a Sunday with the Reverend Marcus Upham. During the winter they had had some irregular correspondence ; but Harvey was no great letter-writer, and his interests and surroundings were not such as seemed especially to suggest communication with his clerical friend. As the months wore on, however, and the various problems of life became more complicated, a long talk with Marcus, on everything and everybody, seemed more and more attractive.

It was a sweet, soft, spring-like morning. The south wind chased the great white clouds swiftly over the blue heavens. Harvey sat in a back pew of the quiet old church, which had no stained glass to shut out the beauty of nature, and at first his thoughts wandered often to the wind-swept sky and the slow waving of the bare branches, traced blackly against the sunlight. But the service and the immediate surroundings soon held his attention altogether. He had been to church faithfully during the winter, as usual ;

but the city congregation, carrying their everyday thoughts into their religion, had seemed to him cold and indifferent, and he had begun to wonder whether the service of Mammon, in which he had engaged, was already swallowing him up so completely as to dull all sensibility to the higher and more spiritual side of life. He had never, in his younger days, reached the definite point of confirmation, never been able quite to bring himself to the attitude of thought which seemed to him necessary for coming out openly on the side of Christ. Indeed, his intellectual make-up was so clearly and forcibly logical, that he felt as if a positive acceptance of the Christian standard ought to carry with it much more in the way of practical living than it is commonly taken to do, and it was in regard to this very question of practical living that all his doubts and difficulties had arisen.

In times past, however, church had meant a great deal to him ; and now, suddenly, those old, remembered feelings came back with all, and almost more than all, their former force. He saw the pure, pale, saintly face of his friend, with the thin lips, the high forehead, the earnest eyes. He heard the deep, strong voice, touched with solemn fervor, uttering the passionate pleadings of the Litany, or making its own personal appeal in unwritten sentences that came straight from the heart. And he forgot his uncle, for-

got State Street, forgot the jar and clatter of the dens of Mammon, forgot the good-natured cynicism of Kent and the easy Epicureanism of Ethel — almost forgot Milly Erskine. Only — he did not quite forget her. Her subtle, mocking, irritating eyes danced still vaguely beyond his own closed lids, flashed from the shadows of the chancel, laughed from the corner of the pulpit, in bold defiance of Marcus and all his eloquence. What would she think of all this? What would she say of it? For she always said what she thought. The idea spread a shadow of vexation over the morning's perfect peace. And Harvey asked himself if he loved Milly Erskine, and was not she, after all, the personification of what he most felt that he ought to avoid?

In the afternoon the two friends took a long tramp together. This was by no means Marcus's habit of a Sunday, there being many other more pressing demands upon his time; but Harvey begged for a good talk, without risk of interruption, and the young minister, understanding something of his companion's needs, agreed, for once, to put aside other duties.

The New England March has been very much abused, and deserves it. Yet it gives us days which can hardly be paralleled in the year, and this was one of them. The winter had broken early; and though patches of snow, even long drifts, lingered in shady

corners and on the northern slope of the hills, the open fields were bare, and the plowed ground spread great, shining stretches to the warm sunlight. The James River, which flows through Robertsville, was swollen to its brim, and hurried its smooth, strong current along the road on which our walkers set out, and every little brook that came bubbling into it was overcharged with the chill outcome of the recent thaw. Overhead the buds were swelling, like the brooks, and the blackbirds and song sparrows filled the air with music.

Even now that the time had come, Harvey found it hard to begin talking about himself. At first he asked a few questions as to Marcus's occupations and interests; and the latter was ready enough to answer, telling of his difficulties in arousing any deep feeling in an old, staid, long-established parish. Harvey listened, perhaps without understanding very much. Then for a time they walked in silence, pausing to see the river sweep smoothly under an old arched bridge and to hear the redwinged blackbird herald spring with his reedy cry.

"Well," said Marcus at length, as they proceeded, "and how have you enjoyed your winter?"

"I don't know," was the doubtful answer.

"Don't know? Yet I can understand that. It has been a new world for you, — so many different ele-

ments mixed and striving together. Can't you tell me all about it? It is a strange world to me."

For the moment, Harvey did not seem disposed to reply, but walked on, his eyes fixed on the distant hills, beautiful with swift changes of light and shadow; then he said abruptly, "Marcus, what do you think about the right and wrong of business, — of all this money-getting?"

It was Marcus's turn now to hesitate before he answered: "It's a big question. You ought to know more about it than I do, by this time, from actual experience."

"I don't. The more I see of it, the more muddled I get."

"Yet," continued Marcus, still with hesitation, "one would think there was only one right and wrong, — for business, as for other things."

"That is easy to say; but it does n't seem to work in practical life. There are almost as many standards as there are men, — or even each man seems to have several."

Marcus's reply this time was decided, perhaps a little cold. "There has always been an infinity of false standards. The true standard — the Christian standard — is simple — and single — so it seems to me."

"It may be so — in the abstract." Harvey looked straight at his friend, with a weary bewilderment in

the brown eyes. "I suppose the standard is simple in itself. It's the application that bothers. Is it strictly honest to be within the law and no more? Is it enough to be honest? Does mere honesty leave any room for generosity and pity and sympathy? Is it right to be rich at all? and if so, how rich? Is it possible to be rich without making others poor?"

Again Marcus was silent for a little while. A nut-hatch hopped up an elm-tree as they passed, and then hopped back again, squeaking merrily, as if to show how possible it is to live happy in a world that is upside down.

"Big questions," said Marcus at last, "big questions, Harvey. Who am I that I should answer them? I suppose the world will go on for a great many years as it has gone. It is difficult to see any practical way of abolishing the right of private property. Yet, as you say, to be rich means simply making some one else poor."

"Still," Harvey argued, quite consciously repeating his uncle, "in most cases the poor are responsible for their own poverty. Foolish extravagance and self-indulgence" —

But Marcus interrupted, with some sharpness. "They are teaching you the lesson, I see," he said. "Oh, the pity of it! Who denies the folly and the

extravagance? The mass of men are foolish, extravagant, short-sighted, prone to forget the need of the future in the desire of the present. The mass of men are children,—that is it, children,—not criminals. Is that any reason why those who are shrewd and far-sighted and selfish—for the folly of the children is so often a generous and loving folly—should take advantage of the others' weakness to get pleasure and power and prudent self-indulgence for themselves? I condemn no one. How should I? Men will do as their fathers have done before them. I have seen enough of business men to know that they may be generous, may be charitable; some of them are much better Christians than I can ever hope to be. But I like to imagine a world where the perpetual grind of the mill may be abolished,—where men may live for each other a little more than they do now,—where the best intelligence and power of mankind may be spent on overcoming inequalities instead of augmenting them."

For a long while nothing more was said on the subject. Leaving the main road, they turned aside into the fields and then climbed a bare, double-peaked hill, from which they could see, far away, the river winding, twisting, sparkling in the sunlight, and all about it great stretches of brown field, with here and there a patch of snow, gleaming dully. The warm,

heavy breath of spring was about them, filling every cranny and crevice of the damp earth with life and fertility. They sat down on a broad shoulder of rock, which was heated through and through, and listened in silence to the rich, passionate carol of a bluebird, in an orchard below.

But Harvey had not yet entirely freed his mind. "Of course you understand my position?" he said.

Marcus nodded. "In part, at any rate."

"My uncle has watched over my education and cared for me in every way, since my parents died. He is as kind, and as generous, as a man can be. He has given his whole life to his business, built it up from the ground. It is his pride and glory. Now his health is breaking and he wants me to take it over, carry it on, and develop it more and more, in memory of him."

There was a moment's pause, before Marcus said: "Do you like it?"

"Yes," said Harvey, "I like it. It suits me. But the more I see of it, the more it troubles me. Things are done there every day — the whole tone of the place — well, two years ago I should have gone right into it, without a moment's scruple. But I have learned to know you, you see, and your ideas make everything different."

Again Marcus stopped to think, and to let the blue-

bird finish his phrase, before he spoke. "There is a young woman in the case, is n't there?"

Harvey looked up in surprise from the stick he was whittling. "How did you know?" he asked.

"A step-daughter, is she?" Marcus went on.

"Oh, yes," answered Harvey indifferently. "That complicates matters somewhat. Uncle Amos would like me to marry her; but I don't think she'd have me."

"From your manner, I conclude that there is another young woman."

"Yes," said Harvey, looking down again, and whittling his stick.

"It is a little unfortunate," went on Marcus, with a trace of humor, "that so much sentiment gets mixed up in all your questions of conscience. Your position seemed difficult enough in itself, without the introduction of an outsider, who is probably as undesirable from your uncle's point of view as she would be from mine. Am I right?"

"Entirely. That is, she's a lady."

"I don't doubt that. But to please your uncle you should marry your cousin and stick to business. If you give up business, you will hardly please this — young person. Do I state the dilemma?"

"You do."

Neither seemed to have anything more to say at

that moment, and as it was growing somewhat cooler where they were, they arose and began their walk homeward.

When they had descended the hill and turned into the road again, Harvey resumed the conversation; "What would you do in my place?" he asked briefly.

"Really, I can hardly say. You seem to be surrounded with difficulties. Doubtless, you have a duty to your uncle. Yet to marry your cousin, without loving her, even if she would marry you, seems out of the question. As to the other — how can I tell anything about her? She might be the saving of you." Harvey's countenance expressed some doubt. "In any case, you can tell the right thing, I'm sure. That is n't so hard. The difficulty is to do it. I believe in you, Harvey."

"Thank you. I wish I believed in myself."

They spoke no more of these serious matters, either then or afterwards.

Harvey went dutifully to the evening service; but something was wanting. The enthusiasm, the uplifting of the morning did not come; and the image of those dancing eyes was more persistent than ever. After all, why should not Milly be the making of him? What he needed was a will in that great, bulky, profitless mass of flesh, and she was all will, all fire.

CHAPTER V

MILLY DECLINES

IT was a warm Sunday afternoon in the full tide of spring, and Harvey and Milly were walking slowly out into the Fenway Park, where so few Bostonians think of seeking the real flavor of the country. Milly was dressed in a light gray walking-suit, with here and there a touch of blue, and carried a blue and gray sunshade. She was charming to look at. So, at least, thought Harvey.

As they walked slowly, they chatted of everything and nothing, that is, Milly did, and Harvey listened. She gave him a droll sketch of her school life and how she hated it: the rich girls, with their impertinent snobbishness; the pretty girls, with their airs and vanities; the dull girls, with their inconceivable capacity of non-comprehension and their frenzy-provoking smile. "And to think that I was once as rich, as pretty, and as dull as any of them! And used to pass all my time admiring my clothes and myself and complaining that I was bored. How little I knew of boredom!"

"Yet Ethel says they all think you are the best teacher they ever had."

"The dears! Just think of the range of their experience! And then Ethel says so. And Ethel adores me."

"That is perfectly natural," Harvey suggested.

"Of course. Thank you. And I adore Ethel. I don't think you half appreciate Ethel. Because she's muscular and makes absolutely no pretensions, people are disposed to slight her. But her disposition is perfect. She does no end of kind things, and she never says unkind ones. That's the form of Christian charity that I admire most, because it's quite beyond me."

Harvey made no reply, not being especially interested in Ethel's good qualities at that moment.

An automobile shot past, exceeding the speed limit, as usual. "How much nicer it is to walk," Milly said, "so one can hear the frogs."

Indeed, the charm of spring was all about them. The air was soft and heavy, full of strange sweetness. The constant music of the frogs was broken by the reedy cry of the blackbird and the sharp, sweet song of the sparrows.

But Milly preferred her own voice to any sparrow's. "I like your uncle so much, too," she went on. "To be sure, he's no talker; but what he does say means

something. How is it that he gives one such a sense of power, when he's so quiet?"

"Because he is quiet, perhaps."

"Perhaps — Only I've known people who were quiet without giving one a sense of power at all. I do like that feeling of power in a man. And so gentle, with it all. It seems impossible that he should be rough, or even stern."

"Rough, no," Harvey agreed; "but for stern, I think you'd hate to see him when he wants to be. He never was so to me. But the other day a boy in the office was caught stealing. Uncle Amos spoke to him — about ten words — but the fellow turned as pale as chalk. After that Uncle Amos was gentle and agreed to keep him, if it did n't happen again. It never will."

"Ah," sighed Milly, "if I could only speak ten words and make any one look pale."

"I think you might," was the simple comment.

"No, no," she said. "I speak a thousand, where one might answer."

They walked for a few moments in silence. A carriage or two passed them and a solitary cyclist. In the distance they could hear the puffing of trains and the rattle of trolley cars, yet they seemed singularly secluded and alone.

But Milly seemed anxious to continue the subject. "Your uncle was saying, the other night, how suc-

cessful you were in the business, and how much you seemed to take to it."

"Was he?" answered Harvey briefly. "I try to please him."

"But you like it for itself, don't you?"

"Yes, I do." There was increasing animation in his tone. "I like work. I like excitement. I like struggle. I hate to sit and think. Everything is full of movement down there. Every one is eager — to get something, to do something. I suppose a good many of them want the money simply, because they need it, or to see it pile up. I don't. I like to watch the working, to test my brains against facts, just as I used to my muscles in football. I used to think I should like to play football all my life. Well, I think Uncle Amos has played football all his life — and a sandy game."

Milly stopped short and turned and looked at him, her eyes sparkling: "How I should like it!" she said. "I never wished to be a man, and I don't now. But I do envy you the privilege of fighting. I should like to go into that battle, and use my strength and my cunning, and triumph."

Harvey watched her, fascinated; but in an instant her mood changed, and she walked on soberly. "That sounds feminine, does n't it? I'm not cruel by nature, you know. In fact, I dare say the relish of the

triumph would be all lost in pity for the victims — if there were any.”

“There are,” said Harvey, “lots of them. That troubles me sometimes.”

“I know,” she answered, “I remember it’s troubling you. But one can’t live, if one has too many scruples.”

“Exactly.” And all his doubts echoed in his tone. “One might have scruples about the air one breathes and the water one drinks. Life is fighting. One can’t give up and be nothing.”

She nodded in approval. “The world runs its course and we can’t make it over all at once. See what happens to those who try. They drive their heads against a wall — and it is bad for their heads. It is written that one cannot serve God and Mammon ; but I believe we should — not serve Mammon, perhaps, but use him, if you mean by Mammon the beauty and the luxury and the comfort of life. A cell in the Chartreuse might have its charm ; but I am not sure it was right, and I am sure it was n’t useful. We help the world by living in it, and as it lives, in a certain measure.”

So speaking, she gave to Harvey’s scarce formulated thought a grace, a sweet seductiveness peculiarly her own. After all, he said to himself, Marcus was antiquated, formal, Puritanic. He was ignorant

of life, and his ignorance made life seem far blacker than it was. It was time to shake off his influence and be one's self again.

"Let us sit down a moment," said Milly. "I'm tired."

They sat down on one of the broad stone benches; and, for a time, there was silence. Harvey had much to say, but as yet he could not say it. If Milly divined his feelings and took a certain pleasure in them, who shall blame her? That sort of thing was her football, and without it she sometimes thought the monotony of life would be intolerable.

Before them was a great marsh, just blooming into the softest, sweetest, tenderest green, and the low sun shot golden splendor all through it, mingling misty light with dreamy shadow. Clumps of shrubbery, here and there, showed delicate with the half-covering of new foliage. Forsythia bushes, heavy with blossoms, sprayed the black and green with radiant yellow. The low, deep murmur of life was everywhere, in the rustle of the west wind, in the buzz of the insects, in the song of the birds.

"Nature," said Milly softly, waving her hand with a vague gesture. Then she turned to her companion. "Do you — a — care for nature?" she asked.

"Not particularly," was the abstracted answer.

"How nice of you. I rather do, but I'm ashamed

of it. When I see a withered crone *observing* a small bird through an opera-glass, or an earnest young woman, fresh from college, getting near to nature in the company of a disingenuous young man, it makes me wish I might never see a green thing again. And, to tell you the truth, I love the little finger of man — *homo*, that is — better than all the nature between this and China. I bore you, perhaps?"

"Milly," said Harvey, — and though the attack did not wholly surprise her, there was something in his tone to which she was unused, something which brought a bit of color to her cheek and turned her eyes towards the sunset, — "Milly, I want you. My life is drifting. I want you to give it aim and character and purpose. I feel as if I had it in me to do something in the world. I've got a sort of brains, perhaps. But I'm slow and dull — just groping my way. You see things, through things, over things, everything. Won't you come to me and be my eyes, help me, lead me, guide me? Milly!"

The place was too public for him even to make a move to take her hand; but there was a depth, a richness of caressing tenderness in his voice, which seemed to envelop her in an actual embrace, startled her, made her look involuntarily for the glance of intruding curiosity, so that, for a moment, she was too confused to answer him at all. Was it deeper

than she had supposed, this growing passion, which she had watched with amused interest, had perhaps nursed a little more than she should have done? Was there a spirit she had not suspected in this bulk of flesh and bone?

“Milly,” came the voice again, ringing deeper and gentler than before.

But she had pulled herself together now and was as calm as usual in the face of danger. Looking at him directly, with a keen glance which made him feel, more than ever, the truth of what he had just said about her eyes, she answered: “Mr. Phelps, I can’t think you really mean this?”

“Mean it?” he said, and no more.

“I don’t doubt you mean it for the time.” And as he seemed anxious to interrupt her, she added hastily, “and think you would mean it always. You must remember, Mr. Phelps, that I am years older than you — ah, yes I am — it is n’t merely the number of birthdays that counts. I know a great deal about life — a great deal too much, at any rate, to think of taking the situation of guide and counselor and wife to a person in your position. I counsel! I advise! I sometimes know the better way, but I always follow the worse. And then I am only fit to live alone — petulant, wayward, fanciful, temperish” —

"I know you better," he interrupted.

"You don't know me at all. And then, do you think I would come between you and Ethel? You will end by marrying Ethel — you must. Your uncle expects it, nature really intended it, evidently. It is one of those marriages that are made in heaven — and novels."

Her lightness hurt him. Before he could answer her as he wished to, he paused a moment to gather his thoughts, and his eye wandered over the wide sweep of sunlit grasses nodding in the wind.

"Why do you trifle so with me?" he asked. "I may be dull and slow, but I am not a child. What is Ethel to me but a sweet and kindly cousin? How can she ever be anything else? It is you I want, you, you, you."

She shook her head. "You can't have me," she said emphatically. "Never! Never!"

"It means that you don't love me, then, I suppose," was his slow response. "There can be no other reason."

"There are many other reasons." This in the quick, decided tone she had used all along. Then she added more gently: "Since you drive me to be cruel, I must say that I don't love you. We have had many pleasant times together and you have been very kind, and if I have seemed to encourage you in

any way, I am sorry. It is easy for a girl to do that, I suppose. I don't think I shall ever love anybody. I am all on the surface, all tongue, like Echo. I love no one but myself and myself not much. I should n't be so harsh, but I am sure somehow that you don't love me. You love my clothes, my manner, my chatter, my flippant, idle ways ; but there is nothing else in me that you could love. Don't let's talk about it any more."

"Very well," he answered, rising ; and his manner was almost rough.

She rose, too, without more speech, and they took their way homeward, less cheerfully than they had come. Hardly a word was exchanged between them, unless when Milly made one transparent effort at conversation about some passer-by.

Once only Harvey broke the silence : "Tell me one thing. Is it George Kent?"

"You have no sort of right to ask," Milly answered. "But *it* is no one, and I do not think it ever will be."

CHAPTER VI

COPPERS

AS to Harvey's fitness for business and success in it there could be no doubt whatsoever. When he first went into the office in October, he began at the bottom, running about the street with deposits and deliveries; and even his constitutional humility was a little staggered by the perfect indifference with which everybody treated him, as if he were a green boy from the back country, his standing as a Harvard graduate and his prestige as a first-class football champion being totally overlooked. This did not disturb him much, however. He took hold of his work with the determination natural to him, was always on hand and always willing, made no mistakes, neglected nothing. Consequently, he soon became aware of a change of tone. Mr. Legge, his uncle's partner, who knew business and the business character, though he knew nothing else, was pleased, and showed it. Other persons in the office became more sympathetic, and even betrayed a knowledge of football which they had appeared entirely guiltless

of before. At length, about the beginning of March, Harvey was promoted, and allowed to try his hand at selling bonds. Instantly it appeared that he had made good use of his few months' preliminary experience. His acquaintance was considerable, his manner such as to inspire confidence. In short, his success was entirely satisfactory to Mr. Legge and immensely gratifying to Mr. Phelps.

On the thirtieth of April the latter gentleman took flight, going to his summer place at Cataumet, in order to escape the prying impertinence of the city assessor. This left Mr. Legge the most active part in the management of the business; for the health of the senior partner made it impossible for him to come to town more than two or three times a week, although the telephone kept him in constant contact with what was going forward.

One of the most interesting events of that season in the Boston market was the revival of speculation in the Aquila copper mine. The history of that affair is well known. When the mine was opened and the company organized, everything seemed very promising. There was value there. Nobody doubted that. Not only were the surface indications excellent; but the diamond drill showed an unusual depth and an unusual richness of ore. The thing did not do well, however. It fell into the hands of promoters

who were a good deal more interested in working a quick boom on the market than in the production of copper. The stock was widely advertised by shyster methods, soared up sky-high for a few weeks, then dropped like a dead rocket, drawing more gold out of men's purses than copper out of the earth. It went into the hands of a receiver, was thoroughly discredited even among speculators, and for some time dragged on an unprofitable existence at figures hardly fit for quotation in polite society.

But the shrewd, who are always on the watch for such things, knew that the Aquila mine itself was as good as ever it had been. The copper was there, — no doubt at all about it. When the proper moment came, a strong combination took hold of the concern, reorganized it, put the shares on the market in a conservative way, and gradually forced them upwards. Phelps & Legge were not directly active in this operation; but it was generally understood that they were behind it with the capital and owned or represented a large block of the shares.

During the greater part of the winter Harvey watched the behavior of Aquila stock with intense interest. He heard so much talk about it and about the relation of the firm to it, that he made a special point of investigating the matter and convinced himself that everything was solid and reliable, established

on a square business basis. Still, after all, the development of the mine was just beginning; and when the price went steadily up and up, it seemed to him that the tone of things was getting distinctly speculative. However, it was, naturally, no affair of his.

By the middle of April the stock was quoted at 110. Harvey felt a strong desire to talk the mine over with his uncle; but Mr. Phelps was not an easy man to approach on subjects that he did not care to discuss.

115. 120. Who was the bull in this matter? The market in general was strong. Crop prospects were good. Everything was taking an upward turn. Cop-pers especially were inclining to a boom. Still, the rise in Aquila was something out of the ordinary. It was not so much a matter of advertising or public pushing as of a quiet diffusion of confidence. Men discussed Aquila over their lunch and thought it was going higher. Phelps & Legge were said to be buying, even at present prices. Whitaker was buying, and he never made a mistake. Men got up from their lunch and placed an order for ten or a hundred shares of Aquila on their way back to the office.

In the first days of May the stock jumped even more rapidly. 125. 130. The careful ones sold, and patted their fat pocket-books, only to sigh a little when 135 was reached.

Harvey left the office in company with Mr. Legge one afternoon, and ventured to ask him what it all meant.

Legge looked at him with shrewd, impenetrable brown eyes. "Mean?" he answered. "It means a big profit for Phelps & Legge."

"Surely it has got beyond the value now?" questioned Harvey.

"The value for us is the market price, at least when it's on the right side," was the laconic answer.

"But there must come a turn, a break."

"Very likely."

"And some one will suffer."

"A good many will get nipped, no doubt — and deserve to. It won't be us; I can tell you that."

The subject was dropped and the conversation turned to something in connection with the Harkless Power Company's bonds, which Harvey had lately been engaged in placing.

But he could not get Aquila out of his head. This was evidently a sample of the sort of thing business meant. What would Marcus think of it? It was easy to answer that question.

The next day he happened to lunch next to a man who had been at school with him and whom he met occasionally about the street. Ralph Thomson had been keen for business from his boyhood, had

gone directly from school into a broker's office, and was said to be doing well, though it was whispered that he could not let the bucket-shops alone, and that he kept his own little property and his wife's perpetually dancing up and down the well. He was a hard-faced fellow, with hungry cheeks and cold blue eyes, and Harvey was not particularly fond of him.

"Hullo, Harvey," he began. "They must be hustling over at your office."

"Why?" asked Harvey monosyllabically.

"Oh, don't you try and play the quiet game with me. It won't do. It's all Aquila over there. I know that. They say he's going to push her up to two hundred, and I believe it."

"Who is he?"

"Legge, of course. This is his deal, and he's a smasher. I admire that man."

"There is a Phelps in the firm," Harvey suggested.

"Cut it out," was the rough answer. "I know there's a Phelps, and there's going to be another. But the boot is on the other Legge now. He's run this Aquila business, and he's doing it well."

"I'm glad you admire him," was Harvey's comment. And he added, as he lit a cigarette, "I trust you're not putting your admiration on a cash basis."

"You can just bet I am, then. Everything I've got

and everything I can get hold of went into Aquila at 125. I'm coming out on top this time."

For a moment Harvey's indignation and disgust were too strong for words. "You don't really mean it, Ralph?" he said at length. "As the thing stands now, it's the rankest kind of speculation. And you're on a margin, of course."

"Sure I'm on a margin. What do you take me for? Speculation? Is n't that the way to get rich? Do you want me to buy government bonds and put 'em in the vault? It's easy for you to talk — with millions coming to you just for breathing. Did n't your uncle make his pile by speculation? And William Legge, did he steer clear of speculation?"

Harvey was completely nonplussed by this cold frenzy. "Heavens! man," he cried, "don't you know that they are two in a thousand? And what becomes of the others? Haven't you got a wife and child? Think of them."

"I am thinking of them," was the quick answer. "When you get a wife, you'll have something to think of — when you see how she makes the money go." He spoke lower, with his face close to Harvey's; and the alcoholic suggestion of his breath suited well with his general state of excitement. "I'll tell you, old man, it ain't so hard to be the one in a thousand. All you've got to have is nerve. Don't

go into a thing until you're sure of it, and then go in for all you're worth. I've tried it two or three times already, on a smaller scale, and it worked to a charm. As for this Aquila business, I've watched it and studied it all winter, and I know just what the big fellows are up to. I would have been in it long ago if I had n't been all tied up in other things. But I caught on in time."

"Well, why don't you sell now?" urged Harvey. "You've made enough, I should think."

Thomson looked at his companion with a shade of doubt. "Is this a tip?" he asked. Then, as Harvey shook his head, he laughed scornfully. "No, they'd hardly trust you so deep as that. Sell! I guess not. Why, Legge was buying only this morning. No, sir, 150 is my figure. Not a cent less. You'll see the stock 175. But 150's good enough for me. I get out at that. Come round and take dinner the day after, old man, will you?"

Harvey accepted this very hypothetical invitation and said no more. After all, it was not his place to shake any one's confidence in Aquila. But the thought of Marcus came to him more strongly than ever.

During the next week the market was fairly quiet and Aquila remained about the same, rising, in all, perhaps a point or two. Then suddenly there came

an uneasy day. Everything trembled. One or two large sales of Aquila were made and the stock fell, first slowly, then sharply to 123, then to 120. Of course this meant more margin from Thomson, if he had not sold, but surely he must have watched the signs and protected himself. Harvey made several efforts to see him, but without success. He would also have liked to talk matters over with his uncle or with Legge; but Mr. Phelps had been detained for some days at Cataumet by illness, and Legge showed no disposition to be communicative.

The next morning things looked better. It appeared that the big men were still buying Aquila in small lots, and the price rose a few points.

Then, on the nineteenth, the crash came. Great blocks of Aquila were unloaded in the early morning, to guileless purchasers, who were glad to get the popular stock at 120, 115, 110, since Phelps & Legge were still buying cautiously, in small orders, and everything seemed to indicate a merely temporary flurry. But as the day wore on rumors got about the street, coming from no one knew where. The President had suddenly ordered a fleet to Peking, and in the strained state of our relations with Germany a conflict seemed almost unavoidable. The whole market was immediately affected, and stocks that seemed as solid as Bunker Hill Monument were

shaken to their foundations. Harvey thought he could never forget that day. The rush of haggard men about the streets, the drawn faces, the sunken eyes, the sense of fair fortunes withered at a touch, of homes ruined, of wives and children beggared — and all for a vague report, which turned out to be exaggerated and misleading, and which, if it had come at another time, might not have disturbed public confidence at all.

It is needless to say that Phelps & Legge were not affected by the tumult further than that a number of unfortunate clerks were kept busy late into the night, and consoled themselves with an extra good dinner at the expense of the firm. Mr. Legge remained as impenetrable as ever, so far as Aquila was concerned. Whether he had sold all of his interest, or part, or none, Harvey was left to speculate. But as, even after the crash, the stock hung far above the figure at which the firm originally purchased, there seemed to be no particular occasion for anxiety.

In the midst of the general chaos Thomson's fate had been for the moment forgotten. On the following day, however, as Harvey was hurrying back to the office at noon, he felt his arm grasped from behind, and turning, saw the face of his old schoolfellow, though so changed he hardly knew it. The cheeks were pale and sunken, the eyes were dull and sur-

rounded with dark circles, the mouth was drawn, drops of sweat stood out on the forehead, under the pushed-back hat.

"It's all up, old chap," he said; and his breath and his voice were heavy with alcohol. "I'm in the soup. Not a rag left on me."

"You didn't get out in time?" cried Harvey in dismay.

"Get out! No." They had reached the door of Phelps & Legge; but Thomson drew his companion onward. "Come along," he urged, "I must talk. I've been tramping the streets all day. I'm crazy, Harvey." He looked it. Even in that troubled time men stopped in the street to watch him.

"See here," exclaimed Harvey, much distressed, "this won't do. You've got to go home and go to bed."

"I can't go home," was the hoarse answer.

"Oh, come, you take it too hard, Ralph. Every man has got to get a rub in his time. It's a tough lesson, but if it cures you of that sort of thing, it may be well worth it."

"My God, man," cried the other, "how you talk! It is n't I. Do you suppose I care for myself? It's Nellie — all her money — all her mother's money. When it dropped that first time, I swore I'd hang on. I knew your man Legge was buying — damn

him — he's done me and a hundred others. I took everything I could get. I took money from the firm, Harvey — there, it's out now — God! — what do you think of that for a fool's job? State's prison — no less. That Legge — damn him — buying a share or two all the time to steady things and then unloading out the back door, as fast as the fools would gulp it down."

"I don't believe it," interrupted Harvey.

"Don't believe it? I'd have done the same — anybody would. And then, yesterday morning, with a tip from Washington in his pocket, what a chance! I don't believe he averaged less than 110 on every share he sold — and bought at under 50. And all the time I was making an ass of myself. How those big fellows swallow us. But Nellie — that's all I can think of, Harvey. Nellie! I don't dare go home. I did n't close my eyes last night, nor the night before. I'm just going crazy, and I'm glad of it."

He burst into a fit of crying, part drink, part sleeplessness, part excitement. Harvey was completely at a loss what to do; but he finally got the fellow into a quiet corner, sobered him down, reasoned with him, and persuaded him to get into a cab and go home.

"I can't come with you, old man," he said, "for I must get back to the office, but I'll be along in an hour or two and cheer you up."

He had no sooner reached the office, however, than he regretted having let Thomson go alone. There was no telling what might happen; and, reluctant as he was to get mixed up further in such a miserable business, he felt that he could not leave things as they were. He therefore jumped into a cab and ordered the driver to take him to the Englewood, where Thomson had a flat.

When Harvey arrived he gave his name and asked for Ralph; but Mrs. Thomson hurried to meet him. She was a simple, graceful little woman, and Harvey's heart went out to her.

"Oh, Mr. Phelps," she cried, "what does it all mean? I know you are Ralph's friend. He was speaking of you the other day. Why does he look so? He would n't say a word to me when he came in, just went to his room and turned the key behind him."

"Has he told you nothing?" asked Harvey in dismay.

She shook her head. Just then the report of a pistol came sharp from a little distance along the passage. Mrs. Thomson screamed and ran to a closed door, followed by Harvey.

"Ralph!" she cried. "Ralph! Let me in. Oh, do, Ralph!"

No answer. Harvey put his whole strength against the door and forced the lock. There lay the ruined

speculator across the bed, his brains blown out, and the revolver on the floor beside him.

With a cry his wife threw herself upon the body, and for a long time Harvey could not succeed in getting her away from it. At length, however, he and the maid, who was unusually sensible and tactful, persuaded her to go to her baby in another room. Then Harvey bestirred himself to summon her mother and sister and a doctor; and, promising to return the next morning, he departed, in an unspeakable state of wrath against the system which brought men to such a pass as this.

Returning to the office, he made his way at once to Mr. Legge's private room, knocked, and entered. The junior member of the firm was attending to his correspondence.

"I want to know," began Harvey, stirred entirely out of his usual moderation.

But Legge, seeing that something was wrong, interrupted. "Just one moment," he said. Then, turning to his stenographer, "Miss Winter, will you kindly ask Mr. Perkins for the file of letters relating to that matter of Wilde & Co?"

When they were alone he addressed Harvey coldly, "What can I do for young Mr. Phelps?"

Young Mr. Phelps had more command of his nerves by this time and spoke almost as quietly as usual.

"I've just seen a man shoot himself, Mr. Legge."

"Ah?" was the calm remark. "Perhaps if you had gone to a doctor" —

But Harvey paid no attention. "He had put everything he had into Aquila — more than everything" —

Again came the caustic comment: "A man is a fool to put everything into Aquila—or any other mine.—and on margin, too, I suppose."

"And he told me that you — that we — that you had made money out of it, had forced the market up and up, kept on buying a little, even when you were selling a great deal, and getting hundreds of others to follow you, and then that you had word from Washington before any one else, in time to unload thousands of shares and take them up again at a big profit."

He paused.

"Well?" asked Legge, with perfect serenity.

"Is this a true history of the thing?"

"I don't see why it should n't be. But I absolutely refuse to answer questions you have no sort of right to put. Take them to your uncle, not to me. Ah, yes, Miss Winter. You have the file? Thank you."

Harvey turned short and left the office.

As soon as he reached his rooms he telephoned to Ethel that he would come to Cataumet the next afternoon, for the Sunday.

CHAPTER VII

“I STEP DOWN AND OUT”

IT had been a severe trial for Mr. Phelps to remain at Cataumet through such a lively crisis; but although he was feeling much better towards the end of the week, the doctor did not think it a favorable time for a visit to town.

As Amos became weaker and more dependent upon his sister and his step-daughter, he grew more disposed to talk than he had ever been before. Ethel's even, tranquil disposition was especially soothing and comfortable to him. He liked to hear her read, or to sit on the piazza, in the cool south wind, while she embroidered and chatted idly. And always, in the end, Harvey got to be the subject of their talk.

“I never believed he would do so well,” said Amos, on one occasion. “I knew he was intelligent and industrious; but as a boy he was so slow to grasp anything.”

“Perhaps he was not so slow to grasp things as to express them,” Ethel suggested. “When there was

anything to be done, he always seemed to me to be quick enough.”

“ Perhaps,” answered Mr. Phelps thoughtfully. “ At any rate, he is quick enough now — in judgment especially — and not too quick.”

They were both silent, watching the flutter of the white sails down the bay.

“ And he certainly seems to like it,” Mr. Phelps went on.

“ He always speaks as if he did.” Ethel spread her embroidery on her lap, and cocked her head on one side in æsthetic meditation.

“ Yet, somehow or other, I don’t feel quite satisfied, perhaps because his sticking to the business means so much to me. You’ve heard me speak of his mother ? ”

Ethel nodded.

“ His mother and I never got on. She did n’t approve of my ways — nor I of hers. And he has a good deal of his mother in him. I keep running against it suddenly, every once in a while.”

Ethel had no comment to make on this. Indeed, one of her chief advantages as a companion was that she did not insist on any very active part in the conversation. After a time her father took up another phase of the same all-important subject. “ That Miss Erskine,” he said, “ and Harvey. I have sometimes

thought there was something between them. She's a bright girl, but I don't wholly trust her."

Ethel was wide awake now. Her eyes showed it. If she still hesitated before she spoke, it was to make sure of her words. "Harvey and Milly," she repeated. "No, I don't think there's anything in it. Milly has n't said so; but I feel almost sure she's refused him."

"Refused him!" Mr. Phelps sat upright in his steamer chair. "Why should she do that?"

"Does n't care for him, I fancy."

"But you think he does care for her?"

"Harvey has a taste for bright and pretty girls. I think it would be nice if they'd marry."

Mr. Phelps looked decidedly discontented. "Ethel," he said, "you must know what I've always wished for Harvey" —

But Ethel interrupted this time. Getting up and coming behind her father's chair, where he could not see her, she said, "Yes, papa, I know; but those things can't be settled in that way, can they? Harvey's always been just like a brother to me. I could n't possibly think of him — as anything else."

Mr. Phelps made no answer, but looked far off at the blue water and the white ships. Then Ethel went back to her work, and the talk turned on other things.

Saturday afternoon Harvey appeared at Cataumet,

having spent most of the morning over Thomson's affairs, with a promise to give them further attention on Monday.

That evening there was little talk between him and his uncle, and only on general topics. Mr. Phelps seemed tired and not inclined to discuss the affairs of the office, and Harvey himself was rather glad to do a little more thinking before he spoke, being anxious not so much as to what he was to say, but as to how he was to say it.

Sunday was bright and clear, with a fresh west wind. Harvey took Miss Phelps and Ethel down the bay in Ethel's boat. He had not enjoyed anything so much for a great while. The salt air seemed to blow all the snarls and twists out of his being. Neither of his companions was curious or wanted to talk Aquila or stock market. They were content to be happy and to let him be the same. If only Milly had been there and been kind, he would have asked nothing better than to sail on so forever, with the tiller in his hand, the white wings spread taut before him, and the glorious bound and roll of the waves beneath his feet.

After dinner, however, he found himself smoking, with his uncle, on the broad piazza, and the time for speech had come.

“ It has been a lively week, Uncle Amos.”

"Oh, yes," answered Mr. Phelps with a sigh. "Why could n't I have been there? But those days are over for me. You enjoyed it?"

Harvey shook his head. "No, not altogether."

"I'm surprised at that." The older man glanced searchingly at his companion and then went on. "Of course you had no personal stake. But when I was your age the very air of such a time was enough for me. The clash of interests, the rise and fall of big issues — but perhaps you are not in it enough yet, after all."

"Oh, yes, I'm in it enough. I'm in it too much, Uncle Amos; that's the trouble."

"How so?"

Harvey's answer did not come at once; but his uncle waited patiently. The veeries in the thicket were filling the whole air with passion. High overhead the windmill clicked, turning idly in the light breeze.

"Surely," went on Mr. Phelps, at length, "you were n't mixed up in the thing yourself? Have n't been trying your hand at a little margin work?"

"No, no, hardly," Harvey answered, with some impatience. Then he burst forth with the whole story of Ralph, telling it in broken sentences, almost indifferently, though an observer so keen as his uncle could not miss the feeling underneath. "He's only

one of many, I suppose. I can't say I enjoy that sort of thing," he concluded.

For a moment there was no answer. Finally Mr. Phelps spoke: "Your friend was foolish. I think you must admit that. There is very little place in the world for such people as he, in business or anywhere else. If we stopped to pick up such wrecks as that, nothing would ever go on."

But Harvey was determined to have the whole thing out now. As yet he had made no reference to Phelps & Legge in the affair. "At least, it does n't seem pleasant to do the wrecking ourselves," he said. And he proceeded to give Ralph's account of Legge's various transactions.

Mr. Phelps listened very quietly as before. When Harvey had finished, his uncle answered, in his usual tranquil tone: "Whatever Mr. Legge has done has been for the firm, and I am behind it. But I see nothing out of the way in what you have told me. We take up a large interest in what seems to us likely to be a profitable investment. It goes on the market, like any other. Our position is such that smaller investors will be guided by us, to a certain extent. The stock has its fluctuations — like every other. And we protect ourselves. That is perfectly simple — and legitimate."

"Yes," said Harvey, "I suppose it is — legitimate.

That is what disturbs me most. If what is perfectly legitimate — and usual — and calmly done by men like you, whom I honor and respect, carries such misery and disaster with it, what are the operations of men whom nobody honors or respects?"

"The world must go on," was Amos's only reply to this.

"I don't know that it must," answered Harvey, with equal brevity.

Then they both puffed at their cigars a long time, without speaking. The red glow of sunset filled all the west and gleamed in the quiet waters of the bay. Two or three sail-boats dragged slowly along, almost becalmed. The noisy spitting of a launch was heard behind the nearest headland.

Mr. Phelps was the first to break the silence. "Until this crisis came you were getting on well — enjoying yourself, were n't you?"

"In a way, yes. But I was bound to break with it sooner or later, Uncle Amos. Things kept coming up. Now these bonds I've been selling — Harkless Light and Power Company, you know. They seem to be a first-rate thing — they are, and I've had a lot of fun handling them. But I came across a man the other day. 'Look here,' he said. 'I would n't touch one of those things if you'd give it to me.' 'What's the matter with them?' I asked. 'Look at their con-

tracts and see what they 're sure of. Look at their concessions.' 'Yes,' said he, 'their concessions ! And how did they get them? It was one of the dirtiest pieces of work ever done by one of the dirtiest legislatures of the dirtiest state in the Union.' I asked Mr. Legge if this was true, and he laughed. Then I looked into the matter and found it was."

"That's politics, Harvey." Mr. Phelps seemed distinctly pleased with the diversion. "If you were squeamish about politics, I should n't blame you. Business men don't want to bribe legislatures" —

"Don't they?" asked Harvey. Sarcasm was so foreign to his nature that he must have been deeply moved when he said it.

"No," said his uncle, without a sign of irritation. "At least, the better class don't ; but nothing can be done any other way. You've got to do business as the legislatures do it, or else step down and out."

"I step down and out," was the quiet echo.

"I'm sorry for that, for my sake and yours." But Mr. Phelps made no further attempt to argue the matter, and again there was silence under the calm stars which have gazed unmoved upon so many millions of scenes of human passion and trouble.

When Mr. Phelps spoke again, it was with as little apparent emotion as before. "It seems that you and I belong to different worlds, my boy, and we shall

hardly understand each other. But I should like to know what you propose to do."

Harvey's voice, as he answered, showed a far greater depth of agitation. "I don't know at all, I'm sure. Uncle Amos, I know it seems as if I were criticising you. I don't mean to. You're a better, a nobler man, in every way, than I shall ever be. Only I can't seem to see things as you do."

"That's it," said his uncle nodding. "A man sees things as he sees them. I still hope that some day you may see them differently."

This seemed intended to close the conversation; but Harvey was not yet done. "There's another thing," he began. Then he paused, flicked the ash from his cigar, and gazed at the quiet waters glimmering softly under the silvery crescent of the young moon.

"Well?" said his uncle, with some curiosity in his tone.

"My own small property," went on Harvey with infinite difficulty — "if it does n't embarrass you in any way, I think I should like to take the charge of it myself."

Mr. Phelps laughed a little, but without any bitterness. "Embarrass us! Fifty thousand dollars! You shall have a check to-morrow. But really, my dear boy, as far as taint goes, I should be glad to know

what you expect. You may find a mine, or a railroad, or a manufacturing concern, that is n't run by business men on business principles ; but if you do, you 'll lose your money.”

Then, as Harvey made no reply, the older man continued : “ Of course, you can't expect to get the six per cent we 're paying you now.”

“ I shan't expect to,” was the calm answer. “ You've been too good to me, in that, as in everything else.”

“ Luxuries are expensive,” Mr. Phelps went on ; “ and fads are luxuries. If you get four per cent, you 'll do well. Besides, if you live in Boston, you 'll find it hard to escape taxes.”

“ I don't think I want to escape taxes. I rather think I want to pay them.”

Mr. Phelps lit a fresh cigar and got it well under way before he made any reply to this. “ I'm afraid we have hardly any common ground,” he said. “ It's a pity. Naturally, you understand that when you pay your full personal tax you are paying far more than your share, since two thirds of the personal property in the state pays no tax at all.”

“ I have soothed my conscience with that argument as long as I can,” Harvey answered, throwing the end of his cigar away with a little snap of decision. “ In a free country, where the people make the laws,

it seems to me they ought to obey them or get them changed. I am sick of evasions and quibbles. Is n't it true that every poor man in the state who pays full tax on his little homestead, and every widow who is in the grip of the assessors and cannot escape, pays far more than ought to be exacted, simply because the millionaire evades his burdens? If I pay all I ought, I am at least relieving them just so much, even if the relief is infinitesimal."

Mr. Phelps did not attempt to argue the question further. "Of course, everything you have urged this evening reflects directly on me," he said. But his tone had neither irritation nor sarcasm in it; and when Harvey began to protest, his uncle stopped him. "No, no, don't apologize. I know you did n't mean it. Perhaps if I were your age and had begun as you have, I might see things differently. As it is, our paths seem to run far apart just at present. I can't help hoping that some time they may come together again. Anyway, I wish you luck, my boy. Good-night."

"Good-night, sir, and thank you."

That was all; and, as they stood up and shook hands, who would ever have suspected that the one saw all the hopes of years shattered at his feet, and the other, who had shattered them, would have given his life to be able to do otherwise?

CHAPTER VIII

ROBERTSVILLE

TWO or three weeks after his talk with his uncle, Harvey went to Robertsville for the summer. He had not been near the office again ; but the very air of State Street, even of Boston, fretted his nerves. His business acquaintances, although in reality they knew nothing about his position, and would not have cared if they had, all seemed to be making fun of him. The very ticker, whenever he came near one, seemed to say, "This is Phelps, the man of scruples. He does n't look it, does he?" The mere thought of Marcus carried with it a different world, a world without envy and greed and dissension, a world in which sharp smartness was not the first principle of life and self was to be crushed out, not idolized. Harvey was by no means sure that he should succeed in crushing self as Marcus crushed it. His self was so big, so beef-nourished, so strong in its own waywardness. Still, in his present state of mind, when love had disappointed him and work had disgusted him, the suggestion of totally different surroundings and interests was full of charm.

It was thus that, on a warm June evening, he found himself sitting in Marcus's study, chatting leisurely. They did not board in the same house, but Harvey's quarters were so near that he could slip in and out at any time.

"And now, tell me all about it," Marcus began. He was sitting in the swivel chair at his desk, his hands in his lap, with the fingers pressed against each other, in a manner which devotion had made unconsciously habitual. As he spoke, or listened, he sat quiet, hardly even turning his chair; yet something tense in the thin features and the slight limbs made the quiet seem rather that of nerves subdued than of nerves absent. The whole aspect of the room spoke, in the same way, of rigid control. All the plain furniture was in order and in its place: the rug on the floor, the simple books on the shelves, the papers on the desk.

To turn and look at Harvey was like turning to flesh from spirit. He had spread his huge muscles at full length on the comfortless sofa. It seemed as if Hercules had strayed into the precincts of a strange god. Yet when you looked into his eyes, something of the spirit was there too.

"All about it," he murmured, in echo of Marcus. "All about it. And I, who found it hard to get together words enough this morning to order my breakfast."

“You might have written it all,” his friend suggested. “Your letter was brevity itself. ‘I have thrown over business for good. Find me some boarding place near you for the summer.’ I found the boarding place. And we might let the past be. But it is so useful for interpreting the future.”

“I am not sure that I care to interpret the future,” was the meditative answer. “Let it go. It is so infinitely peaceful here. The little church. And the river flowing quietly down below. And the graveyard — especially the graveyard.”

“Yes,” said Marcus, “I am fond of the graveyard myself.”

Harvey continued for some time to reflect on the peacefulness of his surroundings. Then he pulled himself together and began a rambling narrative of the last six months, their adventures and experiences, of his good progress in the business, his love for it, his “natural aptitude for doing his fellow men,” as he expressed it, of his various successes in bond-selling and consequent lessons in politics as practiced by experts, of the ups and downs of Aquila and the final crash which involved Thomson and so many others in the ruins. “That’s the whole of it, and here I am,” he concluded. “I’ve had enough.”

Marcus had listened, with keen interest, and an ex-

pression of grave affection which showed how much he prized the nobler qualities of his friend. "And your uncle?" he asked. "How did you part with him?"

"I don't know. Who ever knows anything about my uncle?"

"There was no quarrel, I hope?"

"No," answered Harvey, a little shortly. "My uncle never quarrels." Then he added, in a softer tone, "There was nothing of the kind. Uncle Amos was generous and patient and dignified, as he always is. Why is it, Marc, when he is a so much nobler and better man than I am, that he should go on calmly doing these things, which I can't do?"

"Habit," said Marcus, in an earnest tone. "Habit is half the tissue of life. It clings round a man, and twines over him and under him, and smothers his soul before he knows it. I don't doubt that your uncle is a good man, better than you or I, if you like; but if so, it is in spite of his surroundings. You are through with it all then — for the time?"

Harvey nodded. "Forever."

"One should n't say that," the other objected. "One can't tell what may turn up." Then he swung slowly round in his chair once and crossed his knees the other way, still keeping the points of his fingers pressed together. "When you were here, in the

spring, there was a young woman in the case," he said.

Harvey nodded again, rather drearily.

"Is she — a — sunk in oblivion?"

"No, she has pushed me in."

"I see. Oblivion is Robertsville. I understand now the tranquil river — and the graveyard."

"No, you don't understand them the least in the world," said Harvey, sitting up, in energetic protest. "A week after she refused me, I decided I should never have done for her. I am heavy and she is light. She could n't help laughing at my elephantine ways. I mind that sort of thing as little as any one; but there are interstices — even in my hide. I believe you mentioned the future?"

A slight smile played about the corners of Marcus's kindly mouth; but his eyes continued grave and earnest. "Ah, yes, the future," he said. "Well, let us talk of that. What do you want to do?"

"Good," answered Harvey monosyllabically.

"I see."

The words were meant to be sympathetic and perhaps sounded so to the speaker; but Harvey's hypersensitive ear read a touch of sarcasm into them. He sat up and looked at his friend.

"You don't quite believe in me," he said. "It is n't strange. I don't look like an apostle of sweet-

ness and light, do I? Or is it that your own enthusiasm of a year ago has weakened? You don't believe any more that effort is worth while?"

It was Marcus's turn to sit up straight and speak with intensity. The fire in his blue eyes did not look like any lack of enthusiasm. "No! No! No!" he cried. "I believe more than ever. I trust more than ever. I hope more than ever. The moments of doubt come; but they vanish the moment you make your view wide enough. Every effort tells—for others and for yourself. There is so much to do and so few to do it. Talk about the enthusiasm of success in business! What is it compared with success in making the lives of others calmer and better and happier? And there is so much to do in the world you come from, Harvey! The more I see, the more I believe in the need of working among the rich and prosperous. Somehow we must make them feel that the future of the world is with them. They must lay by, of their own accord, their pride, their greed, their self-indulgence, and go out and meet their brothers and give up to them lovingly, willingly. So many of them are ready, if they only knew the way. That is the secret of the future, the true solution of all these problems of socialism and anarchism. Love! Love! Love! We must preach love, we must teach love, we must live love."

For the moment the young priest had forgotten himself and his auditor in his outburst of passionate zeal. At this point, however, he happened to glance at Harvey, and the rapt absorption of the latter's attitude checked his friend's energy a little. He hesitated, and then continued in a calmer tone: "This is to show you that my enthusiasm is just what it always was. But when one comes to particular cases, one feels the responsibility. Your uncle has great claims on you, Harvey. I believe you are acting rightly in refusing to take an active part in the business; but it is a serious decision to make, and you ought to be very sure of your vocation before you finally settle the matter."

Here Harvey was ready to interrupt, but Marcus stopped him, with his air of quiet authority. "One moment. There's another thing. You are full of desire to do good, to reform the world, and benefit mankind. Now, for my part, I haven't very much belief in such activity without a religious motive. I don't deny that an immense deal is done by men who have no such motive whatever. I respect them; but in my opinion they are working on a wrong basis and they do a great deal of harm with the good. I can't take a hearty interest in your work until you are working, first of all, for Christ. And I think he is not your leader yet, is he?"

“No,” said Harvey gravely. “Not as you mean it, not yet.”

He lay back on the sofa, buried in thought. The clock on the mantel ticked heavily, and outside were the myriad murmurs of the summer night. Marcus sat quiet in his chair, waiting.

“I don’t think you quite understand, old man,” said Harvey at last. “I don’t mean to put on any great airs of making the world over. I’ve got my health, I’ve got my strength, I’ve got my leisure. I want to do good, not harm with them, to do what I think you would call working for Christ. But I’m a child. I’ve got to learn. That’s all I want — to learn how to make the best of myself. That’s why I’ve come up here — to be near you — just that. I want to read and think, to be at peace for a while, to see how you live your life, and shape mine after it, if I can. I can’t say things as I want to, Marc — never could. But don’t believe I think too much of myself.”

Marcus’s eyes gleamed, but not with the dry brilliance of mystical enthusiasm. He got up and walked twice back and forth through the room. Then he stopped by Harvey and took his hand, laying his own left hand on his friend’s shoulder.

“Pride and self-righteousness will never be your failing, dear boy, as they have been mine. Don’t try to shape your life by mine. Your own will be far

better. I believe in you. I trust you. If I hesitated, it was only from my anxiety that you should make no mistake. If you keep yourself so humble and so simple, you can't. Except ye become as little children, said the Master. As for having you here, you know what a pleasure it will be to me."

So began Harvey's summer at Robertsville. In a few days he had fallen into the quiet, even current of a life which ran away like a dream. He had books which Marcus recommended, or which he hunted out for himself, books ranging from the pure socialism of Karl Marx and Henry George and the numerous shades of their followers, through Ruskin and the different stages of Christian philanthropy and benevolence, to religious and mystical studies which had hardly any practical bearing whatsoever. He passed the morning hours with these, while Marcus was busy at his desk or attending to some pastoral duty. Then in the afternoons they took long walks together over the hills, or explored the river in Harvey's canoe, generally ending with a game of tennis, in which Marcus showed himself by no means unskillful, though hardly a match for his friend.

Robertsville is mainly a factory town. The quaint church of Saint Margaret's, dating from almost colonial times, keeps up a moderate congregation of the older families living in and near the village, with

a small support from the poorer people working in the mills; but the bulk of the inhabitants is naturally Catholic. Among these Marcus's zeal found small opportunity to display itself, although he kept on good terms with the priest, and joined with him for a number of excellent objects. In the Episcopal community the people were conservative, devoted to their regular rector, whom they had sent abroad for his health, and somewhat inclined to regard the youthful substitute with suspicion. Most of them soon yielded to his self-sacrificing enthusiasm, however, and took a more or less active part in his various benevolent enterprises.

These included a club for young men, not especially religious in its character, as its founder was anxious to influence more than the few members of his own parish, but organized for general moral and educational improvement. On winter evenings this club had gathered regularly in its rooms to read, play games, and listen to talks on subjects of general interest. But as the warm summer nights came on the meetings grew thin; and Marcus, feeling that this was the very time when he was most desirous to keep hold of the young men, debated a good deal as to how to accomplish his object.

Here was a chance for Harvey. Let the club, which had been an indoor institution during the winter, be

changed, for the summer months, into an athletic organization for outdoor sports and games. The idea seemed to be generally acceptable, and the former football champion took hold of it at once, arranging a tennis tournament, tug-of-war teams, contests in running, jumping, etc., and other forms of amusement and exercise, in which, it must be confessed, he felt more at home than with Karl Marx and Ruskin.

These various pursuits passed the time lightly, and the first weeks of summer slipped away before Harvey knew that they were going.

CHAPTER IX

A JESTER'S WOOING

MRS. ERSKINE and her daughter stayed in their city flat till August, so that they might afford to pass that month in a fashionable hotel at Magnolia. Milly liked the seashore and she did not like cheap boarding-houses. Wherever she went she wanted to see pretty frocks, and to mingle with people of her own world. And though she complained that she was growing old, and that the drudgery of teaching was withering her up, her bright, fresh spirit seemed as welcome to her friends as at any time in former years.

She had not been at Magnolia ten days when Kent appeared, on a Saturday evening, and announced that he was spending Sunday at the Hesperus. This did not surprise Milly particularly, for she had seen a good deal of him during the last two months in town, liked him, and was quite aware that he liked her. But though she did not feel surprise, she expressed it.

“Who would have expected to see you here?” she asked.

“I rather think that you would,” was the serene

answer of a man who was beginning to understand her and her ways.

Sunday, after tea, the two went out together on the rocks. They rambled along the shore, towards the great chasm, chatting merrily of things indifferent. At length they sat down in a sheltered nook, near the water. The tide was making. There was not the faintest breath of wind, and the long swell rose and sank almost imperceptibly, curling in round the sharp edges of the cliffs, creeping upward, drawing slowly back, and, as it did so, shuddering and shivering into white, white eddies of foam. The moon was nearly full, and its image, only now and then broken into a thousand sparkles, lay in the black water close beneath the rocks. The shimmer of the rolling foam took a strange, unearthly radiance in the broad moonlight. There was no sound but the long-drawn, whispering murmur of the sea in front, and the quiet chirping of the crickets in the fields above.

For some time the two sat silent. Milly drew her light shawl closer about her shoulders.

"These surroundings are exceedingly romantic," began Kent. "I hardly think my love-making can come up to them."

Milly was leaning forward with her chin resting on her hand, gazing intently at the moon-path on the

water. She did not change her attitude one iota for this speech. "Do you really want to make love?" she asked.

"Yes."

"I doubt it. The surroundings are, as you say, romantic, and of a nature to suggest remarks which one would be likely to regret in one's office to-morrow — by daylight."

"You feel the influence yourself, then, I assume."

Still no change in the lady's attitude, as she replied: "The question is peculiar, not to say impertinent; but I have no particular objection to admitting — to you — that I do feel the influence."

"To me? I don't quite understand."

"Oh, yes, you do."

"See here," answered the author of "Snap Shots," in a more serious tone than he had hitherto used, "I am talking business. My sentiments have nothing to do with the surroundings, and I am simply saying what I made up my mind to say — in the office — by daylight."

"You might almost have had it typewritten, might n't you?"

"Oh, you need n't try to make me ridiculous. Nobody could appreciate the situation better than I — a comic journalist, on his knees, figuratively, in the moonlight, before a young woman. As a cartoon,

the thing has hovered before my imagination for several weeks."

"Yet I doubt whether even your grotesque imagination could equal the absurdity of the reality," was the sympathetic answer.

"Perhaps not. But I rely on just that absurdity of the thing to guarantee its genuineness. Milly Erskine, I wish you would marry me, though I hardly dare hope it."

The statuesque immobility of the girl's attitude yielded a little. She turned half round, and the moonlight fell full on her face, making its soft, merry lines perfectly bewitching under the sweet tangle of her hair.

"If I could believe you serious — as I can't," she said, "I should really think you love me; for you must certainly see, as clearly as I do, the rank folly of your proposition."

Kent picked up a pebble and threw it at the water-image of the moon. "It struck me just that way at first," he said slowly, "but when I came to think it over, I changed my mind. Of course, I might marry a million or two, perhaps; but what should I get with it? I am going to succeed, myself, and make enough. When I get my success, your spirit and charm would be worth millions."

"I appreciate your rare candor," remarked the ob-

ject of this compliment. As she said it, she laughed, and her laughter seemed as light and wayward as the foam that was tossing at her feet.

But Kent was perfectly serious. "In any case, I love you," he urged. "You ought to know me well enough, by this time, to know when I mean what I say."

She had turned her eyes back to the moon again and made no answer. Just a few yards out from shore a boat was rowing by, with a man and a girl in it. The girl was playing on the mandolin and singing softly. She was n't a water sprite, but at that distance it was possible to imagine her one.

When Kent found that he was likely to get no reply, he spoke again. "I gather that you don't — care for me. That is perfectly natural."

This time Milly answered him, but she still kept her gaze fixed on the moon and the mandolin. "No," she said. "I don't care for you — in that way. It is n't in me to love any one, I think, not as I should like to love, not as I should really call loving, not so that I should be willing to make a fool of myself just for the pleasure of it." She paused a few moments. The mandolin was fading away in the distance. "Yet I like you," she went on absently. "It has astonished me sometimes to find how well we understood one another. Too well, probably."

"I think you expect too much," urged Kent, with a ring of hope in his tone. "People like you and me can never act 'All for Love, or the World Well Lost.' We see the strings that work the puppets a little too clearly. But we may be none the less happy for that, Milly!"

He tried to take her hand, and those who laughed at his cynical slang in the Sunday papers would have been astonished, if they had seen and heard him.

But she withdrew her hand. "No," she said, "oh, no!" with far more softness than she had hitherto used. "You have your way to make in the world, your fortune. I should hamper you, hold you back, and be old and withered when you had made it." Then, as he tried to interrupt, with passionate protest, she went on quickly: "And besides, I could n't. I like my independence, my waywardness, my whims, my fancies. A woman gives them up when she marries. I could n't give up my independence for anything but love."

Again there was a pause. A light breeze had sprung up, and the moon image was broken into a thousand gleaming, vanishing sparkles. Little wavelets plashed against the rocks; but their murmur was lost in the hollow roar of the long tidal swell as it surged into the gaping crevices and sullenly rolled back.

Once more it was Kent who broke the silence. "Do you know," he asked, "I have sometimes thought, when we have talked together of Harvey and your refusing him, that you loved him after all?"

"Have you?" said Milly, keeping her face shaded with the hand it was leaning on.

"Yes."

"It's odd," the girl continued, in the same apathetic tone, "but once or twice the same idea has occurred to me." Then she drew herself together and turned straight round to her companion. "We understand each other wonderfully, you and I; it's so easy, with you, to say what one feels. Yes, several times lately I've found myself thinking of Harvey Phelps with a sort of tenderness. Now why should I? I've always made fun of him to Ethel. He's so heavy and slow and I've always called him dull — though I'm not sure he is. At any rate, he's so different from me. When he — asked me to marry him last spring, the idea struck me as a huge joke. And yet — I don't understand it in the least."

"I do." There was a sadness in Kent's tone, which sounded strange for him. "People like you and me, who are complex and subtle and intellectual, are charmed with the simple natures, when they are strong and noble as Harvey is. The mere contact

with them is restful. I have always found it so myself."

They both resumed their contemplation of the moon, which was veiled a little now under a light drift of cloud. Milly drew her shawl closer round her shoulders, as if the shadow brought an added chill with it.

"Then I suppose," went on Kent slowly, "that if Harvey comes back in the autumn and asks you again" —

But Milly interrupted him. "You feel the charm of simple natures," she said. "Now there's Ethel. I've sometimes thought, if Harvey won't marry her, that there would be an excellent opening for you."

"I've thought so myself," Kent rejoined, as soon as he could get hold of this new current of ideas. "But that was a good while ago. I like Miss Harper exceedingly, and in very many ways the match commends itself. But, you see, Harvey is my friend, and he ought to marry Miss Harper."

"Exactly." Milly, as she said this, leaned her head to one side a little and looked at him with ravishing mock candor. "Ethel is my friend, and Harvey ought to marry her, as you say."

"That's different," argued Kent, with some perplexity.

“On the contrary, it’s precisely the same. The truth is that you and I, though we are abandoned to frivolity and worldliness, have our scruples, just as the Reverend Marcus has, though we may not have so many and may be a trifle ashamed of what we do have. If I were dying for Mr. Phelps, which I am not, I would n’t have him.”

“Nevertheless,” answered Kent a little bitterly, “when two people are dying for each other, the affair generally ends in one way.”

“It won’t in this case,” was the firm reply. “Besides, your friend has died and resuscitated. He has a kind of pride, with all his simplicity, which does n’t take a refusal very well. And then, he had only a passing fancy for me, as you have. I’ve met those cases before. My kind does n’t inspire anything of the Romeo description. I’ve no doubt a month was quite sufficient to convince Harvey of his mistake — as it will you. Well, never mind that,” she went on, putting aside his protest. “Now I’ll tell you what you and I are to do — everything we can to bring Ethel and her cousin together. Do you see? These philanthropic notions won’t last long, I fancy. Our friend is a great eater of beef; and while it may not do harm to his wit, that sort of diet is an enemy to moonshine. I believe that, after a couple of months

of the Reverend Marcus, millions and a stolid disposition will seem more attractive than they did."

Kent shook his head. "I think with you that we ought to forward that marriage all we can, but I feel sure it will never come off. Harvey may not be permanently in love with Upham, but sooner or later he will fall into the hands of some one of that stamp — unless you take him."

"I shan't take him," said Milly.

Then she stood up and began her homeward progress. As they came nearer to the top of the rocks, the murmur of the sea below grew vaguer and yielded to the lovely, quiet chorus of the insects in the grass. The wind had risen, and long, shapeless clouds trailed brokenly over the splendor of the moon.

While they walked, they spoke but little, until they had almost reached the end of their journey. Then Kent suddenly put his hand on his companion's arm and stopped her. "Milly," he said, and the intensity of his voice surprised her and even himself. "Milly, do think of it again. I don't know anything about Romeo. If you won't marry me, I may end by marrying somebody else — for money and success — and be ashamed of myself. But, oh, I want you. We were made for each other, Milly. We look at the world through the same eyes, laugh at it with

the same heart of scorn — oh, let us do it together always.”

She left her hand in his for an instant — then drew it away gently. “No,” she said, “I can’t. A year ago, I don’t know what I should have answered you ; but now it ’s quite impossible.”

CHAPTER X

A CANOE ACCIDENT

IT was an evening early in September, warm and close. Rain had fallen at intervals all day, and though the sky had cleared at sunset, and the stars were out, the foliage was still heavy with moisture, and the slow drip from the eaves mingled with the thick, incessant murmur of the crickets.

Harvey sat in Marcus's study, trying to express, in broken sentences, a frame of mind quite different from what he had uttered in June.

"I begin to think it's no go, old man. I'm not cut out for this sort of thing."

Marcus was in his swivel-chair, as usual, with his hands joined as usual, calm and controlled as usual. Harvey had begun to think, of late, that their conversations would be more intimate if his friend would smoke and occasionally leave that chair; but the thought had not taken the form of a wish or a regret in words.

To the above somewhat melancholy utterance the young minister made no immediate reply, — simply looked keenly at his companion and waited.

By and by Harvey went on. "No, I'm not cut out for it. I thought the sports with your club would suit me. So they do — the sports. But the club! Of course Father Maguire has got down on us now, and that keeps the Catholics away, and stirs up trouble. And then they've all lost their interest. It was a new thing at first; now it is n't. But that is n't all; they're such cads! That's the truth of it. I thought I was a democrat, but I believe I'm a snob. Nothing brings out a man's breeding like sport. A man that'll take a whipping like a gentleman is a gentleman. To be sure, I've seen gentlemen that took their whippings like cads. But these chaps are all cads. No, not all; but the exceptions prove the rule. And their talk — their way of doing everything!"

Marcus spoke now, not harshly, but rather seriously. "Your spirit has n't been right from the beginning. I have seen it all along; but I knew experience was the best teacher. You went into sports because you liked them, not because the men did. Consequently you expected the men to take hold of them in your way, not in their own way. It would have been better, perhaps, to select something you did not like yourself. Then you could have looked at it more from others' point of view."

"I know you're quite right," said Harvey, some-

what disconsolate, but humble. "You always are. I'm quite aware that the fault is in me. It's queer, isn't it, that one person should be unfit for so many different things? It shows an incapacity almost amounting to genius, I should say."

"Don't be cynical," Marcus answered, almost shortly. "You're fit for anything, if you only go at it right."

"Thank you. I begin to doubt whether I shall ever be fit for philanthropy, either practical or speculative. The dirt, Marc, and the vulgarity, — you would n't think I was the one to mind such things, would you? But I do. They don't bother me for once; but I get sick of them. That's the practical. And the theoretical — that's Henry George and Ruskin. They fly too high for me. I can't get off the ground. I strain and sweat, but I can't get off the ground."

The wind was rising outside, and now and then a puff of the warm, dead air came through the window. Two girls and a man, hurrying by in the street, laughed and chattered. Then the man swore vigorously, probably at an extra deluge from some drenched bough.

Marcus turned his chair a little, first to one side and then to the other. At last he spoke. "I'm not wholly surprised. You remember I said to you long

ago, that for a true, deep, serious nature like yours there could be but one lasting foundation for philanthropic effort. You have n't found that yet. It will find you. You will waver in the abyss a little longer ; then you will find beneath you the support which is sure and eternal."

To this Harvey made no direct reply. A few moments later, however, he spoke again: "I think I shall leave this in a day or two."

Again Marcus received the remark without surprise. "I have been looking for it," he said. "I don't feel that the summer has been wasted. When you get away from here, back into that other world, you will feel the strangeness of it more than ever."

"Apparently I shan't belong in any world."

"Oh, yes, you will. You belong in our world. But all progress that is worth anything comes slowly. Tell me what you mean to do."

Harvey shook his head. "I don't know," he replied.

"Will you go back into your uncle's office?"

"Never!" was the brief, effective answer. Then, as his friend asked no further question, some more elaborate attempt at explanation came at last. "I could n't do that. What I've read this summer goes too far for me in some ways ; but I could n't go back into the money atmosphere after it."

"What did I say?" suggested Marcus.

"No, I shan't do that. But I shall go back and live for a while in the larger world, I suppose. Why, just now I feel that I want things, Marc." As he said this, he sat up and spoke with unusual energy. "I want things, just because they're forbidden, perhaps. I want to go to the theatre — and get supper at the Touraine — and to drive an auto as hard as she'll go, and harder; I want to get my hand on the tiller of a boat and have her jump and bound under me. I want to touch luxury and wealth — just to see how they feel once more, and whether they are as hollow as these fellows make them out. I've got to get at things, you know, by actual touch, before they mean anything to me." He spread out his broad, brown hand, and smoothed the air before him, as if it were some exquisite, delicate, fragile tissue.

Marcus nodded and spoke without a trace of sternness. "I don't blame you," he said. "I'm just as sure, as I can be of anything, where you'll end up. But such strong, splendid natures as yours are rooted deep, deep down in the soil they were born in, and you can't transplant them all at once, nor without a wrench."

Harvey seemed to pay very little attention to these complimentary expressions. He lay back again on the sofa, and for a long time he did not speak a

word. The time was so long, in fact, that Marcus turned to his desk, and pulling some papers from a drawer, very soon became absorbed in them.

It was Harvey who at last broke the silence. "Do you know who Maggie O'Brien is?" he asked.

Marcus turned round very sharply this time, and there was the hint of a frown on his forehead. "Yes," he said.

"You know that her father was a porter with the Peters Ink Company for twenty years, and that when the Ink Trust was formed last year — chiefly by my uncle — her father lost his job — and was thrown on the street — and got to drinking — and is in the asylum now — for good?"

"Yes," said Marcus again.

"It was an awfully hard case," Harvey concluded. Marcus again agreed, monosyllabically. Then finding that nothing more was forthcoming, he took up the subject from his own point of view. "It was a hard case," he repeated, "though there is usually something to be said on the other side. It was one of those cases that are coming to us constantly, of poor, blind creatures, who cannot help themselves, crushed and thrown away. But, Harvey, I've been wanting to speak to you about just that. Only I could n't make up my mind to do it."

"On account of my uncle? I see."

“No, on your own account. You know the girl is pretty and attractive.”

Harvey sat straight up. “Well?”

“And people have talked.”

“Talked? What do you mean?”

“Of course, I have more than absolute confidence in you, and I should rather never have mentioned it. But I suppose you may have taken some little notice of the girl, on account of her history. At any rate, you have made inquiries about her.”

“Noticed? Inquiries?” Harvey was walking up and down the room now, in a state of excitement unusual for him. “To think of it, Marc! The girl is pretty, as you say, and I’ve exchanged a word or two with her occasionally, as it’s natural for me to do with a pretty girl. Inquiries! Why, I did ask the fellows the details about her father, when I first heard of the matter. But when you think why I’m living in this forsaken hole! Marc, what do they say? What does it all mean?”

“Well,” answered Upham firmly, though a little reluctantly, “a man told me the other day that your uncle had ruined the father, and that now you were going to ruin the daughter. It simply shows that one can’t be too careful.”

Harvey stopped his walk. He had got himself under control. “Good-night, Marc,” he said. “I’ll

be out of this by to-morrow, or next day, at farthest."

Marcus rose and grasped his friend's hand. "Don't take the thing too much to heart," he urged. "Such matters will come up. Absolutely no blame can attach to you. And there is no hurry about your going. But I thought it almost necessary you should know."

"Of course, of course. It's only one thing more."

He turned to go; but Marcus followed him out and reasoned with him gently, till the world began to look a little kindlier. When they parted at last, their good-night was as cordial as it had ever been.

As Harvey walked slowly down the street, the heavy oppression of the damp autumn evening was all about him. Disturbed and restless as he was, it seemed impossible to go indoors. Nine o'clock was just striking. The stars glimmered quietly through the mist. The steady rush of the river over the low dam could be heard, not far away. An hour's sharp paddling in his canoe suggested itself as the readiest method to quiet his disturbed spirits. For him the full, tense play of the muscles generally offered the readiest solution of difficult mental problems.

He made his way at once to the little boathouse where the canoe was kept, and soon found himself afloat. The rain and dampness had frightened most

of the usual pleasure seekers, and the river was solitary except for here and there a drifting idler who preferred the romantic to the comfortable. Harvey went down-stream first, now keeping in the middle, in the full glitter of the dim starlight, sending the water swirling off in countless eddies from his busy paddle, now running close to the bank, rounding dark corners where the willows hung low, trailing their long branches in the current. Here and there a frog broke the murmur of the stream with his big bass.

Though Harvey went rapidly — almost too rapidly for the darkness — the speed of the river left his muscles little work, and he made it up by thinking. It was all thrown away then, this long, dull summer, which he had hoped would lead to so much. All the vague talks with Marcus, all the plodding hours spent over big books on tempting, sunshiny mornings — what had they led to? The accusation of a low intrigue with a factory girl! Pah! And whenever his thought wandered to the future and its possibilities, to new efforts, plans, and aspirations of a wider scope, something would bring them back sharply to that girl, that brown-eyed, rosy-cheeked, insignificant, commonplace, Irish girl.

When the idea had pulled him up short for the tenth time, he turned his canoe about and started

back. Paddling against the stream was a different matter and much more satisfactory. He was determined to go as fast as when he came down, and to do it required all the strength and all the skill he had. Ah, it was life again, to feel his back and shoulders working. Ruskin and Henry George for others. To him God had given strong, live muscles. All he wanted was to use them in strenuous activity from day to day.

So he thought, as he sped back, now again in mid-stream through the long, straight, quiet reaches, now cutting the corners close, under the dark willows.

As he came near one of these corners, particularly willowy and dark, he heard the voices of a man and a woman talking and laughing loudly. The man's voice was coarse, not to say drunken. The woman's Harvey took to be that of the O'Brien girl. It was peculiarly soft, and rich, and Irish; and it recalled to him, in an instant, the wrath and disgust which he was near forgetting. To escape the sound of it, he redoubled his efforts for the sake of passing quickly, when, just as he came opposite the point, the dim shadow of another canoe shot aimlessly in front of him. It was hopeless to attempt to back water, equally hopeless to dodge. Harvey had no more than time to cry, "Look out for yourselves!" before the bow of his canoe crashed into the other nearly amidships

and rolled it over. The man swore. The girl shrieked. Harvey, as cool as always, kicked off his shoes and was overboard in a minute. Leaving the man to shift for himself, he struck out for the girl, found her, fortunately, by her half-strangled shrieks, got his arm around her and soon had her ashore. Meanwhile the man had succeeded in rescuing the canoe and himself.

"Oh, it's you, is it?" he began, when he heard the girl thanking her preserver by name. "Look here! What the hell did you mean by running into us that way?"

"Bother!" said Harvey, turning on his heel. "Behave yourself and get your friend here home. She needs it."

Then he went off after his canoe, paying no attention to the further remarks of either the party he had obliged, or the party he had n't.

"This is really complete now," he thought to himself. "This is really complete."

Marcus thought so too, when he heard the story next morning. "Of course nobody could possibly blame you," he said. "But it would be better if you had run into somebody else, and still better if you had run into nobody at all." And he could not help admitting that Harvey's decision to leave on the following day was a wise one, "though I shall miss you," he said, "I cannot tell how much."

CHAPTER XI

HARVEY'S PHILANTHROPY

ON the evening after Harvey's aquatic misadventure, George Kent arrived in Robertsville. Kent had passed the preceding Sunday at Cataumet, Ethel having invited him largely for the purpose of consulting about Harvey's affairs. Mr. Phelps had failed a good deal during the summer, and it seemed doubtful whether he would live many months longer. He himself did not often refer to Harvey, although once or twice he had expressed to Ethel or Lucia a vague wish that things might have been different. That last interview in the spring seemed to have settled the matter for him. Harvey had made his decision, and decisions once made were accepted in the Phelps family as final.

Ethel was not disposed to be so easily satisfied, however. It is true, there was a certain awkwardness in her situation. If she begged Harvey to come back and be devoted to his uncle, it might seem as if she were begging him to come back and be devoted to her. Still, she was of a simple disposition, and saw her duty clearly. Besides, her feelings toward Har-

vey were not of such a sentimental nature as to hamper her action. She liked him as a friend and relative, but personally she was not especially anxious for his presence. She wanted him to come back, on his uncle's account. If he would come back and marry Milly, it would be best of all.

When this view of things was suggested to Milly, in one of the frequent letters which passed between the friends, she returned a decided negative. "I should never marry him, — nor he me," she said. "But if you think he ought to be in Boston this autumn, and don't want to write yourself and tell him so, why don't you get Mr. Kent to go up and reason with him?"

So it came about that Kent passed Sunday at Cataumet, and on the Wednesday evening found himself in Robertsville.

He first inquired for Harvey's lodgings and went there, but did not find him in. She did not know where he was, the landlady said, but he was most always at Mr. Upham's, when he was n't at home.

"Just so," answered Kent. "I'll go to Mr. Upham's."

Harvey was not there either, however, and the visitor, being ushered into Marcus's study, found that gentleman alone and at his desk, as usual. The two men had met often enough in Cambridge, knew each

other well, and, on the whole, esteemed each other; but there was no great cordiality between them.

"Kent?" said Upham, rising and shaking hands. "This is unexpected. Aren't you driven rather far afield for material?"

"Not a bit of it," was the cheerful answer. "My material is as abundant as yours. The laughable are as ubiquitous as the poor. I've no doubt they are found in Robertsville, but I am not after them."

"Then" — began the young minister, but he broke off abruptly. "Sit down," he said.

Kent sat down and concluded the other's sentence: "Then what did I come for? I came to see Harvey."

"I expect him here every minute."

"Never mind. I'd rather have a talk with you first. How is our little experiment getting on?"

Marcus did not answer at once. He had unconsciously adopted his customary attitude, his chair half-turned facing his visitor, his legs crossed, his fingers pressed together at the tips. "I am not sure that I quite understand you," he said.

Kent laughed a quiet appreciative laugh. "I wonder if I might smoke," he asked. When he had received the desired permission, he lit his cigar. "It is strange how a little smoke does relax things. You ought to try it. What I'm here for, Upham, is this.

Harvey's uncle and aunt and cousin and I think he ought to be at home. What do you think?"

"He's going home to-morrow," was Marcus's answer, rather of the shortest.

"Ah? Then I might have saved three dollars and a half." The humorist blew a cloud of smoke toward the ceiling. A moment later, he added: "That means, I suppose, that the little experiment has n't been a success."

The remark did not rigidly demand an answer, and Marcus made none; but Kent had not been three years a journalist to be put off in such a fashion as that. "Look here, Upham," he urged, "I should like to have something of a frank talk with you. Where's Harvey going to end up?"

"I don't know." The answer was brief; but its brevity seemed somehow to show doubt and concern rather than rudeness, and Kent so accepted it.

"Well, where do you wish him to end up?" he went on. "In general, I suppose you believe that any man is better off anywhere than in the world of money and business, and that it is more difficult for a rich man, etc., etc.? I speak it in all seriousness, and not as a comic journalist."

Marcus at last roused himself to take an active part in the conversation. He crossed his legs the other way and, for a moment, rested both hands on the arms

of his chair. "I don't think we have much common ground, Kent," he answered, "unless it be our affection for Harvey; but I know that men like you are often driven into cynicism by their hatred of cant, and I hate cant myself and love honesty. I will try not to seem to talk cant to you. At the same time, I hate to see any man, with any good in him, throw himself into the business world of to-day. You know, just as well as I do, that the business world of to-day is mean, corrupt, greedy, cruel, and merciless."

Kent rose and flicked the long gray ash of his cigar into the fireplace. Then he sat down again leisurely. "The business world," he said, "is only a little section of human life. And life is mean, corrupt, greedy, cruel, and merciless. You try to sweeten it by a little love, and I by a little laughter. So much for the abstract. Now, here's Harvey. Is he cut out by nature for a career of philanthropy, self-abnegation, long sacrifice, and the cult of the ideal? Does he look it?"

Marcus's fingers had slipped into their normal position. His head was bent forward. "I am not sure," he said, from the slow depth of his thoughts.

"Has this summer's experience made it seem likely?"

The total lack of response and the air of dejection that went with it gave the question a sufficient answer.

"Now look at the other side," went on the remorseless inquisitor. "Here is Mr. Phelps, senior, dying."

At this Marcus looked up sharply.

"Oh, I don't mean that he is on his deathbed at this moment, but it is only a matter of a few months. Of course, Mr. Phelps is a man of business, and his standards are business standards, not those of the church, perhaps, or yours; but, tried by his own, he is an honorable man. He has brought up this nephew to succeed him, offers him a fair career, a splendid opening, suited to his tastes, and needs, and habits, an excellent wife, in every way suited to him, also, if he wants her. If it had n't been for you, for your scruples and ideals, Mr. Phelps's plans would have been fully carried out. I'm not blaming you, Upham. I can put myself in your place — that is the natural function of a comic journalist, who is otherwise a rather despicable person. But I do ask you to take Harvey's character carefully into account and consider whether you have n't made a mistake, and if so, whether you can't do something to rectify it."

There was a long pause. Kent continued to smoke comfortably. Marcus sat motionless, with his head bowed a little, and deep reflection on his brow.

When he spoke, his voice had regret in it, but also a touch of sternness. "No," he said, "I find nothing to regret. If Mr. Phelps's plans are thwarted, I am

sorry for him personally, but I think the plans were of a kind that did not especially carry their own blessing with them. As for Harvey, if he is what I still believe he is, I have done the best for him that could be done. There must be suffering, there must be disappointment, there must be travail of spirit, if souls are to be won into the kingdom of Heaven. Some are born into it naturally. Some seem almost to be born out of it," —

"Like me," interrupted Kent.

Upham did not notice the interruption. "But most of us," he went on, "are born in a middle world. We may go upward. We may go downward. I believe that Harvey will go upward, and I have done what I can to help him. If I am wrong, he will probably end where his uncle wishes him to."

Kent looked as if he might have made some reply; but at that moment a knock at the door introduced the subject of this animated struggle between light and darkness.

Harvey entered the room as serene as usual, though there was an odd scratch or bruise on his right cheek-bone, as of a blow. When he saw Kent, he stopped, and his brow contracted slightly. "You here, George?" he said.

"George is here," answered the owner of the name, nodding, but not getting up from his chair.

"Why?" was Harvey's brief and not very civil inquiry.

But Kent understood and forgave. "Because your uncle is far from well and I think when he comes back to town in October you should be there too, and because I hoped that meantime you would like to take a walking-trip in the White Mountains with me."

"I should," said Harvey, "You can put up with me to-night, and to-morrow we'll go back to Boston together."

As he said this, he sat down on the sofa. The others somehow seemed to expect him to say something; but for a while, he did n't. "I rather wish you were out of the way, George," he began, at last.

"I could go, I suppose," George suggested. Nevertheless, he made no move.

"No," answered Harvey slowly, "never mind. You would get hold of it all sooner or later and it might as well be over and done with. There's a girl here."

"I imagined there would be," was Kent's quiet comment.

"Oh, she isn't a girl that counts, for me. She works in the mill. But the people talk in a place like this. Yesterday I pulled her out of the river, her and

her swain, after dumping them in — by accident, naturally.”

“Oh, Harvey,” interrupted his friend, repressing his amusement, so far as possible, “I could n’t have imagined that. You are certainly a continuous show, a regular comic biograph.”

Here Marcus felt called upon to say a word. He was a little annoyed. Why had Harvey been obliged to bring up this matter at all, now that it was past and done with? “You must understand, Kent,” began the minister, “that Harvey has not been to blame in the affair the least in the world. He has simply been unfortunate.”

“Oh, yes, I understand,” Kent answered. “Simply unfortunate. Poor Harvey!” Once more the journalistic impulse to laughter was almost too much for him.

But Harvey showed no disposition at all to laugh. “I just wanted George to know the facts. The rest of the story is for you, Marc.”

“Rest?” inquired Marcus anxiously.

“Rest. I’ve just come from it.”

Then the former football champion explained himself, with obvious reluctance and very deliberate speech, “I was passing through the little alley by the churchyard, you know. I heard the voice of the O’Brien girl coming, and another girl, and two fel-

lows. They were making considerable racket. The fellows sounded as if they had been drinking. I thought there might be trouble, but I could n't go back. When I came up to them, they about blocked the alley. I took no notice, just turned to the girl and was going to ask if she was all right after her wetting. But the fellow with her butted in. 'Say,' he began, 'what the hell did you run into me for?' 'It was clumsy,' said I, as quietly as I could. 'Still there were two of us. Just stand back and let me pass, please.' 'Damn it, no,' said he. And he struck at me. I could n't stand that. So I put my left somewhere in the vicinity of his ear, and he went down. The other fellow let out a vicious one, which I did n't quite dodge, as you see. But I side-stepped, and put my shoulder into his wind, as we do on the gridiron. Then I passed." Kent's mirth was by this time uncontrollable. "Harvey!" he cried. "Oh, Harvey! To think of it!"

"It is funny," answered the victim, without the faintest shadow of laughter. "Two men knocked out and one girl's reputation damaged! My philanthropy!"

Then he went up to Marcus, who was looking very dark, and held out his hand. "I'm sorry, old man; but I'm going in the morning. Good-by." And as Marcus, no doubt unconsciously, seemed to shrink

a little, Harvey added. "There's no blood on it. I didn't draw any." A remark which sent Kent off into fresh convulsions.

But in a minute Marcus saw the absurdity of his anger. "Good-night, my boy," he said, "not good-bye, for of course I shall see you in the morning. This has all been very unfortunate. I can't say how sorry I am. But it is a mere miserable accident. It can't change your future one iota — and won't — not one iota. I believe in you as much as ever I did — more."

"Thank you," answered Harvey simply. "Good-night."

The next morning he bade farewell to Robertsville with a feeling of satisfaction even greater than that with which he had arrived there.

CHAPTER XII

THE FLESHPOTS

HARVEY and Kent returned from the walking trip on Saturday, the first day of October, and Sunday noon Harvey dined with his uncle, who had been established in town nearly a week. Mr. Phelps was stronger than he had been in the middle of the summer ; but he was still unable to do more than drive to the office for an hour or two irregularly ; and the doctor gave no hope of his being materially better, while a turn for the worse might come at any moment.

Harvey was cordially welcomed by all the family, and at dinner no reference was made to his past or future pursuits. The talk ran chiefly on Cataumet and the sayings and doings there, visitors who had come and gone, improvements about the place, the changes in old haunts, and the purchase of new boats and horses.

“Too bad that you were n’t able to use the yacht this year,” Harvey said.

“Was n’t it?” answered Ethel. “Captain Jim was terribly disappointed. Still, the Warings have had it, you know. And they are having a lovely time.”

After dinner Harvey and his uncle were left alone together, although the former would have much preferred some other arrangement. He was too undecided and irresolute about his future to wish to discuss it. But Mr. Phelps never made much allowance for irresolution in any one, and, for him, at least, time was pressing.

"They have missed you at the office, my boy," he began.

Harvey doubted this; but he did not say so, simply bit off the end of his cigar and expressed a regret that his uncle could not smoke.

"I miss it," said Mr. Phelps simply; "but not so much as other things." He was not ready to discuss himself just then, however; so he returned to the original subject. "Has your summer been a success?"

"No, sir." It was this perfect candor which endeared Harvey to his uncle and to others.

Mr. Phelps smiled. "I might say I am sorry; but I suppose you would hardly believe me. Perhaps you would n't care to tell me all about it?"

Harvey did not care to; but he realized that everything would come out somehow. After all, what difference did it make? "Oh, there's not much to tell, sir. I started in smoothly and enjoyed it at first, but it ended in a scrap. I found out that I was no more fit for philanthropy than for business."

“But I thought you were peculiarly fitted for business.”

To this there was no answer. Perhaps the older man hardly expected any. He leaned back in his chair, with his eyes half closed, absorbed in thought, while his nephew gazed at the ceiling and puffed vigorously.

At length Mr. Phelps spoke again. “And after this experience, are n’t you ready to come back to us in the office?”

Harvey’s answer now was quick and decisive. “No, sir, I can’t do that.”

Mr. Phelps’s face showed his disappointment. There was an added grayness in the cheeks, a little tremor around the mouth, which Harvey had never noticed before, and which made him feel his uncle’s weakness. Ah, if only things were different !

But these signs were visible for hardly a second. Amos K. Phelps was not the man to let bodily weakness break his spirit. “I had still hoped,” he began with perfect calmness. But he did not finish his sentence. “What will you do, then?” he asked.

“I don’t know, sir.”

“A man of your abilities can’t lie fallow and rot.”

“I don’t know about the abilities, Uncle Amos. But I don’t mean to lie fallow. I shall work, when

I've made up my mind. I can't work till I do. I've got to look about me first and get adjusted."

The uncle nodded. Then he plunged directly into the subject that lay nearest his heart. "I don't want to hurry you," he said; "but there is hurry, so far as I am concerned. I've got only a little while more; only a few years, or months, or weeks, it may be. Never mind, we won't discuss the date," — as Harvey attempted some natural protest; "but I've got to have things settled finally. I can't let uncertainties go on any longer. As you know, my whole life has been wrapped up in that business, and my money must stay in it, after me. I shall provide properly for Ethel, of course, and if only you and she — well, never mind that. She will always have everything she wants. Now if you will promise me to go into the business, squarely, honestly, and devote your life to it — so far, of course, as one can make such a promise, allowing for unforeseen contingencies, I trust your word absolutely — I shall leave you everything I have, without conditions."

The business-like simplicity of the statement touched Harvey. His uncle did not say that he was a dying man and that his nephew's duty to him was a deep and sacred obligation, which should precede all others. There was no appeal for pity, none to conscience; and conscience and natural tenderness

responded a thousand times more on that account. With them worked the sense of disappointment in the summer's effort, the failure to sustain and realize all the ideals learned from Marcus, the apparent hopelessness of trying to change flesh into spirit, of seeking to wean a thoroughly earthly frame from the warm contact and pleasant odor of the world. It seemed to be a last chance, too. Millions were slipping, like water, from his grasp; and millions are tempting things.

All this passed through Harvey's mind before he answered, in his usual slow and quiet tone, "I can't do it, Uncle Amos; not now. I'm sorry."

If the "now" gave Amos a touch of hope, he did not show it, any more than he showed his disappointment. "I am sorry, too," he said. "And I still trust that you may see the matter differently before I go. Meantime I must settle things at once, to be prepared for the unexpected."

"Don't think of me at all," Harvey urged. "I certainly have n't deserved it. Leave me on one side altogether. I know you will do what is right for Ethel."

"I am accustomed to take a man at his word," Mr. Phelps answered gravely. "And, indeed, if you feel that my money is — 'tainted' — that is the proper expression, I believe — a little of it would be as bad

as a great deal." Then he went on in a more kindly tone, as he saw Harvey's expression of distress. "I did n't intend to say anything harsh; but it is difficult for you and me to understand one another."

"Yes," said Harvey, "very difficult. All I meant was that I have enough of my own. If I refuse to comply with your wishes, there is no reason why you should consider me at all."

It seemed to Amos that here might be a vulnerable point. "Have you enough?" he asked. "Your income must be much less than it was when your money was with us. How are you going to live? Your rooms alone must take a large part of what you have."

"I have given up my rooms."

"Ah? But you must live somewhere."

"Yes. I am going to take a room with George Kent on Columbus Avenue. It will be cheaper."

Then Amos gave up the battle. This was the real thing. Harvey had never been either luxurious or self-indulgent; but during the ten years that he had spent in his uncle's house he had become accustomed to every comfort that wealth can supply, and both in college and during the past winter he had shown no disposition to change his habits. Now he was going to live in cheap lodgings, and probably to eat in cheap eating-houses. True, the very change might

bring him to his senses, though this was improbable. Meantime it was evident that there was something at work here deeper and more serious than Amos had appreciated. After this discovery he dropped the conversation where it was ; and the two soon parted, neither of them at all well pleased with the turn it had taken.

In the evening Kent called at the Phelps's. He found all three members of the family sitting in the library and received a cordial welcome ; for Mr. Phelps liked his sharp, straightforward, practical views of things ; and the ladies were always entertained with his fresh, crisp talk, good-natured even in its cynicism. Just at present, however, they were chiefly anxious to thank him for his kind offices in regard to Harvey.

"Oh, I did nothing," he said, when Ethel had attempted to act as spokesman for the family. "That matter had already arranged itself."

"I am just as grateful for what you would have done," Mr. Phelps suggested ; "and I've no doubt you did a great deal, though Harvey himself has told me the summer was not a success."

"Has he, indeed?" Kent inquired. "He's the frankest chap I ever saw, and much more ready to tell his failures than his successes. I'm glad. Then I shan't be giving him away."

“He did n’t go much into detail,” Mr. Phelps went on. “But he spoke as if there had been a difficulty of some kind.”

“A difficulty — oh, yes,” and Kent burst out laughing at the recollection. Then he narrated, in substance, with his own peculiar graphic vivacity, his arrival in Robertsville, his interview with Marcus, and Harvey’s dramatic appearance to announce his own discomfiture.

“But those dreadful men might have hurt him,” suggested Miss Lucia with maternal anxiety.

Kent reassured her. “No, I don’t think they might.”

And Ethel added: “It would take more than two men of that kind to put out Harvey. You ought to have seen him up against Yale last year, Aunt Lucia.”

Mr. Phelps had listened to Kent’s story thoughtfully, though with occasional gleams of amusement. “You have been with Harvey for the past two weeks, Mr. Kent,” he said. “Tell me what you think. Has this experience affected him at all? Is there any chance of his coming back to us? I talked with him this afternoon; but I did n’t get much encouragement.”

Kent hesitated a little before he answered. “It is too soon yet. He must have more time. Even so, I

can't say. Nothing can drive Harvey or change him when his mind is made up. He will do what he thinks is the right thing, if the heavens fall. But now he does n't know what is the right thing. If you ask my advice, I should say it is useless to urge him or to argue with him. Let his difficulties work themselves out, if they will. And make things pleasant for him. Let him feel that life is sweet. That sweetness would n't count one moment against the clear voice of conscience ; but just now he is inclined to agree with me that conscience is making a fool of him and has no real quarrel with the sweet of life at all."

Mr. Phelps listened to these words of wisdom and expressed his thanks with a certain degree of comfort. Then, after a little more desultory chat, he excused himself, on the plea that his health required very early hours ; and his sister accompanied him, leaving Ethel and Kent alone.

"We are all very much obliged for what you have done for us," repeated Ethel, to begin the conversation.

"There is no need," was Kent's cheerful answer. "I like Harvey myself."

"Of course you do. Everybody does. But we may like people without taking so much trouble for them."

“No doubt of that. But when I see a friend, or even a stranger, wantonly throwing away the chance of his life, mere humanity impels me to hold his arm. Harvey is throwing away the chance of his life — for a dream.”

Kent was supremely comfortable, resting at his ease in the deep armchair, absorbing with delight all the luxury about him, the soft colors of the room, the richly bound books, the pleasant figure of Ethel herself, perfectly dressed in soft brown and gold, quiet, easy, yet sufficiently responsive. And he thought with amusement rather than with bitterness of the right chances that so often fall to the wrong men in this world.

“A dream, yes,” answered Ethel indignantly. “And not even his own dream, but that Upham’s. I don’t like Mr. Upham.”

“Don’t you?” said Kent. “Now I do. But then you don’t know him, and that makes a difference. The reflection of our friends’ friends is generally distasteful.”

“What do you like about him?” Ethel asked, disregarding the generalization, as women will.

“Well, he’s sincere — and then he’s an idealist — two things I like, though I can’t afford them. And then I like almost everyone. My vocation requires it.”

But Ethel was more interested in her cousin than in the Reverend Marcus, and turned back. "You will do all you can with Harvey, won't you?" she said. "Of course I shall, too — for papa's sake — but — I — I" —

Kent perfectly understood her difficulty, but he hardly saw how he could help her. "But you?" he repeated.

"But I" — she blushed a little and broke off. "Oh, I do wish he'd marry Milly Erskine," she said. "Then everything would be complete. It's the one thing I want in the world."

There was no questioning the sincerity of her tone, and Kent didn't question it. "How about Miss Erskine?" he asked.

"I know nothing about Miss Erskine." The tone was petulant for Ethel. "You'd think her feelings were written all over her, and she's the closest person that ever lived."

Kent laughed. "There are delightful complications here," he remarked. "And to think that Harvey is the centre of them, — an ungrateful fool, who has the riches of the world offered to him, and shuts his eyes, and staggers about, running into every lamp-post within a mile. If he had been brought up as I have, and had to fight his way, he would behave differently."

“How were you brought up, and how did you fight?” asked Ethel simply. “Do you know, I think I should like fighting?”

The hour and the place and the girl were tempting, for she had that most charming flattery of listening well; and Kent allowed himself to talk of himself, as a man will in such circumstances. In his light, easy, journalistic fashion, he told her of his struggle, in a country printing-office, as a book-agent, in the college bookstore, long hours and little savings, just a bit of success here and there, then the newspaper work, the first story that brought him a pleasant word from the editor, then another, and another, and a hit at last.

She found it very new and very piquant and very agreeable. The man's manner was more to her than the matter, though she did not know that it was so. An hour passed lightly.

As for the narrator, it may have crossed his mind that this was not Milly Erskine to whom he was talking. It certainly did cross his mind that this was the girl who by all right ought to marry Harvey Phelps, and he was firm in the conviction that that marriage should take place if he could bring it about. But it may perhaps also have occurred to him vaguely that she never would marry Harvey Phelps, that she was a very comfortable girl, and that she owned a

very comfortable house. Would it not have occurred to you?

He went at last. "There is no subject under heaven except myself that I could have talked about so long," he said.

"I did n't know you had been talking long," was the satisfactory answer.

CHAPTER XIII

A GOLF TOURNAMENT

THE sweet of life came to Harvey now, and he took it, steeped himself in it, half with deliberate intention to test the worth of it, half indifferently, drifting with the current, waiting for some decisive incident to settle the future, without more stir on his part. Tennis, golf, canoeing, automobiling more than absorbed his time, and the days floated away, one like another, as softly as feathers down the wind.

When his idleness was discovered at Cambridge, there arose an immediate demand that he should assist in the football coaching, for he was supposed to know his own position as well as any man alive; and this, too, offered delightful occupation for all the hours he was able to give, and more. For the time, Marcus and Robertsville and vague ideals were laid aside, at least, if not forgotten.

In the middle of October came the great golf tournament for women, in which Ethel played a prominent part from the beginning, working her way steadily along against all contestants, until at last she found herself in the final round with Miss Heloise Winship,

hitherto the champion of Massachusetts and a young woman to whom golf was of far more consequence than anything else in the world, physical or moral.

The match was to be played on Saturday afternoon, one round of eighteen holes, on the links of the Wintergreen Club. Numerous spectators attended, among them Harvey and Milly, who had both played over the ground with Ethel, for practice, the morning before. Just what his present relation to Milly was, Harvey did not exactly know — nor care. He was certainly a rejected lover, and that rankled a little, — enough, at any rate, to keep him from thinking of making love to her again. Perhaps he hardly wished to do so. A good deal of water had passed under the bridges since April. Milly was still charming to him, but not quite so overpoweringly as then. He could still look upon her countenance and live — comfortably. Yet it was a pleasant countenance to look upon, pleasant to smile at and with, to talk to and to listen to. If you survive love, friendship comes agreeably after it, says the German song-writer ; and the friendship that comes in that way has a peculiar bitter-sweet flavor, little hints of strange and subtle intimacy, which make it altogether different from other friendships. So Harvey found it and relished it exceedingly among the various sweets of his present pleasurable existence.

The match was about to begin and the expectant caddies were straining at their burdens, like hounds in the leash. Ethel's antagonist was a small, slight girl, dark as an Indian, thin features, with thin, set lips, brimful of an intensity that almost seemed to give a sanguine glare to the golden quiet of the October afternoon. She talked to Ethel with an elaborate politeness which filled Milly with ecstasy. As for Ethel herself, she was perfectly serene, as stately, in her trim golf-suit, as Juno.

"Is n't she a dear?" said Milly to Harvey. "But I hardly think she'll pull it off. That other girl is wiry."

"On a wire edge, I should say," was the quiet reply. "I believe in Ethel."

"Well, there's one comfort," Milly went on. "She won't care if she's beaten. I should go crazy."

"Oh, yes, she will," Harvey returned.

"Do you big, calm people ever care?" She looked at him rather impertinently, all things considered.

"Big dogs and big people don't bark, you know." That was all he had to say to her on that point.

Miss Winship came to the tee first. Her form was perfect. Anything cleaner, lighter, more graceful than her swing it would have been difficult to imagine, and she drove a clear one hundred and eighty yards, straight for the hole. Ethel's drive was sliced

a little and altogether her play was heavier and less sportsmanlike. The first hole went to Miss Winship in five, Ethel having misjudged her put badly. On the second hole, which is longish, though over easy ground, her luck was the same; and with the third, very short, she succeeded no better, barely making a difficult five to her antagonist's three. Three up at the very beginning made the Winshipites quite cheerful; but their champion's set mouth did not relax, nor did Ethel show the slightest sign of being rattled.

"I told you what would happen," said Milly to Harvey, as they watched Miss Winship take a handful of dirt from the box and proceed artistically to the construction of her tee for hole four.

"Yes, you told me," was the tranquil answer.

"And are you still confident?"

"Entirely so. Look out for Ethel on the home stretch."

Hole four is usually known as "The Swamp Hole" and is troublesome. In a straight line from the teeing ground the distance is but little over two hundred yards; but a straight line on the drive usually lands you in ground from which there is no hope of escape for any one. The experienced, therefore, aim to drive at an angle in which one hundred and fifty yards will take you beyond the swamp and give a chance to reach the green by one good stroke with the brassey.

Miss Winship's drive was perfect. Ethel followed her, topped, drove short — one hundred and twenty yards, perhaps, — and had to face the dilemma of either working humbly and safely round the corner, or taking the chance of not covering one hundred yards with the brassey and plumping squarely into the middle of the swamp. The spectators gathered in a curious group, awaiting her decision, Miss Winship and her friends a little apart, simulating indifference and gazing at the scenery, Ethel's supporters nearer to her, and Milly, at least, chafing against the etiquette of golf which forbade advice and suggestions. But Ethel apparently had no need of advice and showed no hesitation. She examined carefully the lie of the ball, which was very favorable. Then she measured the distance with her eye, then drew her brassey from the bag and made one or two preliminary swings with it. Her mind was made up, she took her stand, shifted her footing once or twice till she got just what she wanted, then stood firm as a tree, and struck. The ball flew low and straight, one hundred and twenty yards and more, and landed on the grass, within easy putting distance of the hole. Applause, even from the Winshipites and the lady herself, whose own performance after that was not much regarded, her five making a poor showing beside Ethel's three.

Hole five also fell to Ethel, her opponent having apparently been a little unsteadied and overshooting the hole, which is short, thus reducing her lead to one. On hole six, however, the luck changed again. The hole is very long, up hill and down dale. Ethel got the better start and kept it ; but at the end Miss Winship, by a phenomenal put over a perfect green, succeeded in halving.

As they followed the players up the long ascent, Milly and Harvey got somewhat in the rear, and when they reached the top of the hill the whole company was strung out before them in a long, straggling procession. It was a pretty sight : the cloudless October sky, the far woods, red and brown and yellow, the lovely, soft, sweeping outlines of the broken country, and in the foreground, merry, pleasure-seeking humanity, sprinkling drops of color all over the fields, like flowers swaying in a summer stream.

“ Ah ! ” said Harvey involuntarily, “ I like it. ”

“ Like what ? ” asked his companion, less quick than usual at divining thought.

“ Pleasure, sport, amusement, gayety, laughter, selfish indulgence, golf, girls, automobiles, pomp, and vanity. ”

“ Oh, ” gasped Milly, her breath nearly taken away, “ could you say it again ? ”

“ No, I could n't. I don't know how I ever managed to say it once. ”

“Nor I.” Then she added : “ But we can’t stop to talk just now, or we shall lose the victory you are so sure of.”

So they ran down the hill like two merry children, and reached the teeing ground just in time to watch Miss Winship finish her artistic tee. This time her art availed her nothing, however. Ethel played carefully and steadily, and won hole seven, tying the score, then hole eight, then hole nine. Two up. It was Milly’s turn to be ecstatic, and I fear her aspect was more triumphant than was wholly consistent with courtesy, she having a tendency to display emotions which she had no personal interest to conceal. Miss Winship and Ethel treated each other still with the same distant politeness, as if to show that they clearly recognized the claims of a civilization which forbade their flying at each others’ throats ; and their self-control seemed rather to increase than to diminish Milly’s volatility.

Such a thing as over-confidence in Ethel seemed difficult to imagine ; but whatever the cause, she lost hole ten. The ground is bad, in spots, as every one knows : and most people are obliged to resort reluctantly to the mashey. Ethel did not do this when she should have done it, and got behind in consequence. Then a careless put left her on the very lip of the cup and reduced her lead to one.

Miss Winship's courage was up again, and it was evident that courage was a very essential part of her game. The peculiar difficulties of hole eleven, the most trying in the links — Wandering Brook, with its treacherous margins, and the cavernous sand-pit beyond — only spurred her to unusual effort, and she cleared everything with a few perfectly adjusted and brilliant strokes, while poor Ethel floundered and got hopelessly behind. Hole twelve, however, long and open, offering the best chance for even, steady play, went differently, and left Ethel again in the lead, which she lost once more on hole thirteen, with its puzzling bunker.

Milly's patience was almost exhausted. "Why don't they push ahead, one or the other?" she cried, as she and Harvey followed the procession over the wide fields to the fourteenth hole. "And Ethel just as calm as if she were starting for church! Who would believe that any game could be at once so stupid and so exasperating? Let's talk about something else — your summer. You haven't told me all about it yet."

"No," answered Harvey, "and shan't."

"Oh, yes, you will — by degrees. Do you still believe in — the Reverend Marcus?"

"Yes, more than ever. But in myself — no."

"That's wrong. If you want to do anything or be

anything in the world, you've got to believe in yourself first of all."

"But if one can't?"

"One can. I believe in you."

"Thanks. For stopping a runaway horse—or coaching a football team. Those things don't count."

"They do count," she answered with eager affirmation. "In the first place, what a man is made for counts. In the second place, a man who can stop a runaway horse, as you can, can stop anything—a runaway woman—almost a runaway world."

Harvey looked round, struck by the energy of her tone, puzzled by it. Something in his look made her turn her eyes away. "It is pleasant to have you believe in me," he said, "or appear to, you who don't believe in many things."

"How do you know I don't?" was her brief reply. "I believe Ethel will win, at any rate, since you say so. Come, let's see her do it."

The prospect was somewhat more encouraging now. Ethel had taken hole fourteen easily. Fifteen gave her something of a struggle, but she took it and was two up. If she could get the next, that would end it. But Milly, with characteristic perversity, chose to renew the conversation instead of watching the play.

"Talking of beliefs," she said, "I believe you

will go back into your uncle's business and marry Ethel, and all will end as pleasantly as a fairy tale."

"Your faculty of believing has developed extraordinarily since I used to know you," was Harvey's smiling comment.

"It must have, if I have got where you can laugh at me. We have changed rôles." Again there was a depth in her tone which puzzled Harvey a little. But before he had time to think of it, she went on earnestly: "You must have a moral strength equal to your physical, did you know it?"

"No. Nor don't now."

"Nevertheless, it's so. Here is everything in the world — wealth, an honorable position, an endless chance for usefulness, gratitude, duty, love, — all pulling one way, and you set your moral back up, put out your fore feet, and don't budge! See?"

Harvey laughed. "We are losing the hole," he said.

So they were. Miss Winship had halved the sixteenth with Bogey, making as perfect an approach and put as that fussy hole had ever seen and leaving Ethel high and dry in the rear. The lead was only one now, and two more holes taken like the last would forever disqualify Harvey as a prophet in golf.

The struggle for seventeen was delightful. Both drove with excellent judgment, so as to avoid the difficult sand bunker. Both cleared it with the second

stroke, though Ethel's escape was narrow and the lie very far from satisfactory. Being away, she played next with her iron, and just reached the edge of the green, at least four yards from the hole. Miss Winship, however, took two strokes to get on to the green. She was then only a yard away but was playing five, and Ethel still had a chance to win by a long put. The whole company was watching now, gathered as close as etiquette would permit. Milly found it hard not to scream, laid her white-gloved fingers on Harvey's arm and clutched it. But Ethel was serene as ever. She gripped her putter firmly, swung it once or twice, ran her eye back and forth over the distance to be traversed, then struck. The ball went straight and even over the beautiful green, smooth as a billiard table, rolled the full four yards, and dropped, with a charming flat thud, into the cup. A long sigh came first from the spectators, then a cheer, and the match was over, two up, and one to play.

As they all three drove home together in the fresh autumn twilight, Harvey looked at Ethel, sitting opposite to him, in her heavy cloak and furs, radiant with triumph and with exercise, and thought he had never before appreciated how charming she was. She was simple, took life simply, had no doubts, no perplexities, no complexities. It was a beautiful thing to be born like that.

CHAPTER XIV

THE CRACKLING OF THORNS

So the autumn slipped away. Harvey was not quite easy, not quite satisfied; but he enjoyed himself immensely, nevertheless. As the end of the season approached, football became more and more absorbing, and the effort to beat Yale seemed to be the one important thing in life. Then the great day came. Harvey took Ethel, Milly, and Kent out to see the expected victory which was not a victory at all, Yale having it pretty much all her own way. This ought to have been very hard to bear; but habit prepares us for almost everything.

In social matters Ethel was showing a tact for which no one had ever given her credit. She understood perfectly that her part was to charm Harvey, to make him happy, contented, and comfortable, yet to keep herself in the background. And she did it. She organized golf and tennis contests. She arranged auto trips to queer places where one had never been before and perhaps never wished to go again; but they served for merriment. She gave a series of lit-

tle dinners, where everything was rich and delicate and harmonious, and gathered in to them now one group of pretty girls and witty men, now another, no girl prettier than Milly, no man wittier than Kent, but a good many who could meet these two on even terms. "All this," Kent grumbled, "to charm the repentant Puritan back into the easy paths of prodigality; while those of us who have had no thought of straying from the primrose way get never a sop of cakes and ale. The injustice of the world!"

Harvey took something the same view of it, when he reflected. What was he to be worth so much devotion? But it was very pleasant, and he appreciated it, and he understood perfectly well that Ethel was doing it all. An awfully good girl, with a certain charm about her, too, the charm of straightforwardness, which wears well. You knew where to find her, as you did n't some people. Occasionally Harvey wondered what her real feeling was in regard to her uncle's plans and wishes, which, as the wise reader will observe, came to much the same thing as wondering what her real feeling was in regard to Harvey himself.

A few days after Thanksgiving, Ethel planned a theatre party, one of the little, snug ones, just for Milly, Harvey, Kent, and herself, with Aunt Lucia to matronize. It was a rather sudden idea. A new

play by a new writer had made an unexpected hit, and everybody wanted to see it. The time was so short that Ethel could not get seats for them all together; but she did the best she could. "The Crackling of Thorns," said Milly reflectively. "Sounds like 'some satire keen and critical.' 'The laughter of fools is like the crackling of thorns under a pot.' They get no laughter from me on that invitation."

Harvey and Ethel sat together, the other three in front and a little to one side. The play was half farce, half comedy; and from the very first it seemed to hit Harvey hard. The heroine was a young woman, fresh from college, full of idols and ideals, determined to reform the world, beginning with her rich, vulgar father and elder sisters. The sisters were earthy, one a sort of Dresden china, slight, light, and frivolous, but piquant withal, the other solid stoneware, material, muscular, athletic. When the general drift of the thing became apparent, Kent and Milly looked round with an expression indicating that they expected to enjoy themselves to the limit. "Harvey," said Ethel, turning to her cousin piteously, "you don't think this was intentional on my part?" "What nonsense," was the amused reply. "Why should I care if it were?"

Well, the earthy sisters leagued themselves with an earthier young man to turn the young idea into

ridicule. "Charlie," asks the Dresden china sister, "do you think the world needs reforming so very much?" "If it did n't," Charlie answers, "what an awful world it would be, especially for the reformers." It was here that Kent looked round to punctuate the situation. Then the earthy young man posed, with despicable ingenuity, as a mystical poet, full of ideals, Browning, and large philanthropy, which he poured out before the fair apostle in very small verses. And all the time he was prosaically making love to the rich father's stenographer, who was pretty, and loved the young man, and was determined to marry the rich father.

"Harvey, I had no idea what this was all about," repeated Ethel with solemnity, when the drop fell after the first act."

"Well, and if you had had?" he asked, smiling. "Would you have stayed away?"

"Perhaps. At any rate, I should have told you beforehand."

"Ethel must be apologizing now, I should think," Milly said to Kent.

"And Harvey accepting it cheerfully," was the ready answer.

"Acceptances will be the order between them soon, if one might prophesy."

"You think so?"

"I think so." Kent's sharp ear detected a hint of bitterness in his companion's tone. "I think so. The young man is extraordinarily susceptible to impressions, you know. And if Ethel had been born and bred a coquette, she could not have played her part more artistically than she has done for the last two months. Besides, she has held ten trumps and all the aces."

"But she was neither born nor bred a coquette," said Kent, with a certain warmth.

Milly turned and looked at him, smiling ever so little. "You are ready to take her part?" Then, with a shrug of her shoulders as nearly imperceptible as the smile, she added: "Every woman is born and bred a coquette. Only some do it well, some don't."

Here the second act began. The young reformer surged onward in her troubled course. Among the obstacles that beset her was an athletic cousin at Harvard, mighty on the gridiron, who implored her to eschew her impossible ideals and follow him. But, for the moment, she had the bit between her teeth, and she hurried on. One of her chief aims was to promote cordial relations between her father and his employees. In pursuit of this worthy object, she succeeded in persuading the old gentleman to take back a workman who had been repeatedly discharged for drunkenness, and then, in the enthusiasm of triumph,

she secured a half-holiday for all the factory hands and arranged to give them a picnic in the extensive pleasure grounds of her father's estate. Just the sort of thing, you see, to make an elderly Philistine, who has traveled odd paths in search of fortune and knows nothing else, tear his hair with rage and disgust. Nevertheless, the enthusiastic young woman had her way and was abetted by the athletic cousin from love and the earthy sisters from mischief. The picnic was to be.

"Where am I?" asked Harvey jocosely, when the act was over. "I feel as one does on a horse who is trying to get into a lope and can't. I don't know which of me is in which place. Am I the idiot young woman who wants things different, or the muscular cousin who does n't? And which are you?"

"I am I," answered Ethel, in her simple way, "and I like things very well as they are."

"Yes," said Harvey, after a moment's thought. "That's true. And it makes you very restful. I don't think any one would wish you to be different."

"Yet," she continued, with some little hesitation, "I sometimes wonder whether you don't think me very stupid. Here are you all stirred up over these great questions, and they don't stir me at all. I go on eating, and sleeping, and playing golf, and being of little use to anybody, and I am wonder-

fully contented. I ought to be ashamed of it, I suppose."

"No; oh, no, never! It's all different for a woman. You have n't got to go in actively and do business by business methods. You keep house and live happy in the station to which it has pleased God to call you. I wish a man might do the same."

"I think he might. I hope he will."

"Do you?" The question was simple; but the hour and the surroundings and the air of that fairy, theatrical world put something into the tone of it which astonished even Harvey himself and made him almost glad to have the curtain rise again.

The picnic, oh, the picnic! Everybody came to it who should n't have come: the earthy sisters and the earthier young man, and the athletic cousin, and the Philistine father, and the stenographer, and even a fantastic reporter who wanted to keep his yellow journal abreast with the latest thing in philanthropy. Only the subjects of the heroine's charity came not. They had fallen by the way, as was explained by the drunken employee, who was to have brought them, and who arrived himself in so unsatisfactory and vociferous a condition that he made himself intolerable even to his hostess, and was finally thrown into the lake by the athletic cousin. This heroic and chivalrous method of wooing naturally overcame the young

lady's scruples; so that the football hero was at length allowed to console her for so many deceptions and disappointments. The earthy young man suddenly inherited a fortune and married the stenographer; and the rich old Philistine was left to enjoy his ill-gotten gains with the peaceful companionship of his two earthy daughters, who no doubt grew earthier and earthier, as it is the nature of that sort of person to do.

"A rather stupid play, I thought it," said Ethel, as they all sat in the Touraine, half an hour later, over champagne and oysters.

"And worldly, too," added Aunt Lucia, "not a bit—uplifting."

"Perhaps all the more like life," Milly suggested thoughtfully, "which is stupid."

"And not uplifting," Kent completed her sentence.

"I don't think I like plays that are like life," went on Aunt Lucia, who seemed unusually conversational.

"No," answered Kent. "Life is work. A play should be play. In the plays the reformers and the idealists and the dreamers should have it all their own way. Don't you think so, Harvey?"

But Harvey was listening, not talking, and Milly at once took up the first part of Kent's remark. "My

life is work," she said; "but I don't think yours is. Ah, if you had to get mind into hopeless girls who have n't got any! But to drift round all day, watching the movement and the color of the world and then at night merely to have to write it down — I don't call that work."

"One can see you've never done it. Do you know what a horrible thing a blank sheet of paper can be? Talk about hopless girls! You try sitting down at night, when you're tired, and setting to work to make copy that's got to be forthcoming in the morning, so many dreary words, dreary to you, but they've got to be quick, and telling, and funny, — oh, funny — or the editor says, 'What's the matter, Kent? Off your feed to-day a little?' — he's always funny, the editor. As for such trifles as the movement and the color of the world, you forget what they're like in a little while. It's all gray, you know, and it does n't move at all. Work is work. That's the long and short of it."

Thus the talkers talked over the champagne and oysters. Ethel listened, having nothing on her mind. Aunt Lucia listened and yawned slightly. Harvey neither listened nor yawned. That idiot young woman who wanted things different — was she an idiot, and did she do well to marry the athletic cousin? As he thought of this, he looked at Ethel,

whose eye had just the touch of animation which it needed and sometimes lacked. When at last they started for home, Harvey spread the great, soft opera cloak over his cousin's shoulders with a peculiar tenderness.

CHAPTER XV

MRS. O'BRIEN

ABOUT the middle of December Marcus came to town for a day and went to see Harvey. At the first moment of their interview every trace of coolness or separation, which might have been left by their summer's experiences, vanished. Marcus again felt the charm of the frank simplicity which had always drawn him to Harvey, and showed in his own manner the sweet persuasiveness which tempered his austerities and made his friends forget them.

"It's good to see you," said Harvey, holding the slight hand long in his and feeling something in that touch that neither golf nor automobiles could give.

"And you," was the quiet answer. To read its full meaning you had to look deep, as Harvey did, into the pure blue eyes.

The two went out to lunch together and talked at length, without reserve, of Robertsville, and what had happened there.

"Everything went as we ought to have expected," said Marcus. "You are too big to be contented with

a little life in a little place like that. You will find your way."

Harvey shook his head, with a slight shadow in his eyes. "The biggest lives go on in little places sometimes, I think," he answered. Then, putting aside gently Marcus's further inquiries about present matters, he went on to discuss the young minister's own future, and was interested to learn that there was a prospect of his soon being settled at a little church in Glendale, only a few miles from Boston.

"Yes," said Marcus, "I hope to come there in the spring — say March; and we shall surely see each other often."

"I hope so," was Harvey's vague answer.

But Marcus was determined to dissipate the vagueness. "What does it all mean, Harvey?" he asked. "It is n't like you to conceal things. Are you engaged to that young woman? I forget her name."

"No," said Harvey. "I'm engaged to no one."

"What are you doing? Where are you going?"

"I'm doing nothing. And I don't know where I'm going; where I drift, I suppose. I'm waiting. And meantime I take the pleasant things that come in my way."

Marcus looked grave and for a moment said nothing. Then his face lighted with the wonderful

sweetness that could come to it. "I have always trusted you," he said. "I trust you."

They talked no more on that topic, and confined themselves to Robertsville and other reminiscences. Just before they separated, Harvey asked, with some hesitation, "That O'Brien girl, what became of her?"

Marcus answered, with more hesitation still: "I didn't mean to tell you; for you were certainly not to blame. But she broke down soon after you left — a bad cough. She failed very fast. A few weeks ago she came back to her mother's, here in town. I went to see her this morning. They're poor, and there's no hope for the girl, I'm afraid. The mother's a foolish woman and very bitter. It's a hard case."

Harvey made no comment further than to ask for the O'Briens' address.

Marcus gave it to him. "But I would n't go there," he said. "You would only get into more trouble."

"Yet you trust me," observed Harvey, with a wan smile.

"Certainly I trust you. But this is hardly a case for your handling, all things considered. And the Associated Charities are looking after it."

There the subject dropped and the two parted; but there was an unspoken tenderness about their parting deeply felt by both of them. "We shall see

more of each other and be more to each other by-and-by," said Marcus ; and the warmth of Harvey's handclasp showed that at any rate he hoped so.

That afternoon Harvey called at Ethel's.

"I want to ask a favor of you," he said.

Then he told her the history of the O'Brien family, not, of course, blaming his uncle, but simply stating the facts, including his own misfortunes during the summer and the unhappy condition of things at present.

Ethel listened quietly. "It seems a hard case," she answered, when he had finished, "though I suppose those things are always happening."

"Yes, I suppose they are. And we play golf and ride in our automobiles in spite of them."

But Ethel was not easily irritated, and took this remark as Harvey meant it. "We do. And I don't know that we are wrong to. Why should all be wretched because some are? But what favor can I do you?"

Harvey hesitated a moment, "I thought," he began at length, "that perhaps you would be willing to go with me to see these people."

"Certainly," answered Ethel at once. "But what can we do? Give them money?"

"I hope so — if they'll take it. We'll see what we can do, when we get there."

"By all means. Only I must tell you that I'm not good at that sort of thing. I blunder. But I'm glad to try. And, Harvey, I hope you won't think I'm wholly selfish." As she said this, she leaned towards her cousin with a gentle earnestness that was wonderfully sweet; and there were tears in her eyes, or something near it. "I so often feel that the world is all wrong — all wrong. But I have n't the very least faculty for making it right. I can't even get unhappy over it. When I get up in the morning, the sky looks so blue, and breakfast tastes so good — and life keeps on tasting good all day."

"I know," Harvey answered. He did know.

The next morning the two started out together on their benevolent errand.

"We seem to me like two big children, with good intentions — and very little more," remarked Ethel.

"Yes," Harvey agreed. "'Butting in,' as George would say. But something must be done — and who else is to do it?"

"I suppose papa would gladly send a check?"

"No," was the decided response. "That would n't do at all."

"I dare say not," echoed the timid cousin, who felt distinctly out of her element. Not that she had never done a kind thing before, nor visited persons in distress. She was a woman, and a gentle one, and

many, many dollars went from her pocket-book every year in ways which not even those nearest her suspected. But this sort of militant charity was strange to her. To be traversing the streets with Harvey, for such a purpose, as if they were going to a football game, was a novelty. And to persons of an unadaptable constitution novelties are either ridiculous or painful. This was a little of both.

The address which Marcus had given Harvey was that of a house on Hudson Street, in a region inhabited mostly by foreigners. As the two stately young athletes passed by, many a tousled black head, with beady eyes, peered at them curiously; and one youngster, playing on an ash heap, remarked, in confidence, to another, "Gee, Ikey, ain't that fierce?" But the athletes were unconscious and wholly absorbed in their unwonted task of glory and of good.

When they reached their destination, they mounted the unrailed steps and rang the rackets bell. It took several rings to call forth any response; but at last the door was opened by a stout, middle-aged Irish lady — not clean.

"Is it Maggie O'Brine, ye want? Sure, she 's here. And won't niver be anywhere else, poor girl, till it 's the cimitry, I 'm thinkin'. Three flights — the first door ye come to."

Harvey led the way up the ancient staircase, which groaned under his weight and his companion's. The house had served sleek, well-to-do citizens, in former times, when such inhabited that region; and near the top of the stairs a shapely niche, cut in the wall, hinted at decoration of the sculptural order; but the niche was empty now of all but melancholy suggestions of the past. The floor was dirty and unkempt; so were the walls. Ethel lifted her skirts rather higher than usual and trod gingerly.

The second staircase was like the first, except for the niche, and the third was like the second. When they reached the top of everything, they stood for a moment in the narrow, dingy hallway, facing a closed door, from behind which came the voice of some one reading.

"Well?" said Harvey, softly, looking at Ethel.

"Well?" answered Ethel, as softly, looking at Harvey.

"You knock," Harvey suggested.

After a moment's further hesitation, Ethel gave a knock so timid that it would hardly have disturbed the repose of a ball on the smoothest of putting-greens. There were keen ears inside, however. The reading stopped, and instantly after the door opened.

In the opening appeared a young lady, who seemed rather insignificant, at the first glance. She was short,

slight, dark-haired, pale, very pale, and dressed in a plain, dark, wool gown. When you looked at her a little longer, however, you felt the fire in her eyes, even in that doubtful light, and you began to feel that there was fire in her figure, also.

For a second the three gazed at each other. Then Ethel spoke, with some uncertainty: "Miss Newton, I think."

The young lady's features assumed that expression which says so plainly, "I am distressed to find that you have the advantage of me." Then they cleared, perhaps not quite enthusiastically. "Miss Harper, is n't it? This light — and then" —

"You did n't quite expect to see me here," said Ethel, trying to be easily facetious. "Nor did I you. This is my cousin, Mr. Phelps, Miss Newton."

Miss Newton simply bowed, but expressed no pleasure in making Mr. Phelps's acquaintance. Indeed, from her countenance you might almost have supposed that her feeling was the other way.

Ethel, having paused a moment for some remark, felt that it was her part to continue the conversation. "We were told that a — young person, named O'Brien, lived here."

"A young person, named O'Brien, does live here with her mother."

There was nothing in this to invite confidence, and

Ethel felt much disposed to leave Harvey to attend to the rest of his errand himself, but he made no move, and she was almost forced to go on. "You see, we heard that she, Miss O'Brien, was quite ill — and my cousin — that is, I — in short, is n't there something we can do to make her more comfortable?"

Miss Newton grasped the situation now, and it was with a trifle more gentleness in her tone that she answered, "Well, no, I hardly think there is. Of course, it's very kind of you to take so much trouble, and of — Mr. Phelps. But — well, there have been things in the past — to tell the truth, I don't believe Mrs. O'Brien would wish to take anything from a person of that name. You see" —

But here the conversation was interrupted by the appearance of Mrs. O'Brien herself, who had been listening until she could listen no longer. She was a slight, oldish woman, of a much higher order than the landlady of the house and with a certain air of intelligence about her; but she seemed utterly poor, wretched, and discouraged, and there was a shifty look in her eyes, which at this moment were full of wrath. She pushed herself into the doorway, beside Miss Newton, and burst out: "Take anything from a Phelps? Not if it was to save Maggie from dying in the poorhouse. He's a robber, that man is. I will

“speak” — this to Miss Newton, who was trying to quiet her — “a thief and a robber. Look where he’s put my poor husband. And he himself getting fat on his boodle and going on to rob and rob. He ought to be in jail. That’s where he ought to be. And I hope to live to see him there. And you” — turning to Harvey — “who says you’re any better than he is? If it was n’t for you, my poor girl might be well and happy now. Ain’t you ashamed” —

But here she was interrupted by a scream from within the room: “Mother! Mother! You stop it! Keep still. Come here!”

The cry was so imperious that it drew even Mrs. O’Brien’s attention and gave Miss Newton a chance to whisper to Ethel: “You’d better go. The poor woman is n’t quite right.”

But Mrs. O’Brien overheard, and she screamed out again, as the dazed visitors made their way downstairs; would have followed them, if Miss Newton had not prevented her. “If I’m not all right, who made me so? It was that father of yours. He’s a robber and a thief. And I believe he sent you here to buy me off. But he can’t. I’ll see him in jail before I die. A rich man like that, with all his millions, to hunt a poor workman to death” —

She was still talking when they made their way out of the front door, where a number of other lodgers

had congregated at the cheerful sound of a row. The two cousins walked rapidly through Hudson Street, into a more civilized portion of the world, before a word was spoken between them.

"Ethel," said Harvey at last, "I m very sorry I exposed you to anything like this. Who was that young woman?"

"I don't know," said Ethel, her cheeks still flushed with indignation at the words she had heard about her father. "I met her somewhere once; she runs the College Settlement and things of that sort, I believe. But, Harvey, in future, I think I'll let the poor alone."

CHAPTER XVI

HARVEY EXPLAINS

"EVER know a girl named Newton?" asked Harvey of Kent, as they were dining together that evening.

"Three," Kent answered, trying the cauliflower, and showing no disposition to try it again.

"That's too many," was Harvey's dissatisfied comment.

"They're all my cousins. But probably you mean Diana. She's the oldest—philanthropy, charity, college settlements, etc."

"What does she look like? You?"

"Well, you would n't mistake us for each other—on a bright day. Shortish, palish, brownish, quietish to look at, but—oh, my!"

Harvey nodded. "That's the one. How did she come to be your cousin?"

"How did there come to be kerosene in this mutton gravy? I never knew your equal for questioning the arrangements of the universe. But if you agree with me, we'll change our hash-house before long."

Then, for the moment, they both devoted them-

selves to making a dinner, an operation which really did require some thought. Finally Kent seemed ready to continue the subject. "Where did you run across Diana Newton?" he asked.

Harvey had no special desire to explain the circumstances under which he had met the young lady. Nevertheless, he explained them; and Kent enjoyed the explanation.

"Don Quixote!" he gasped, when he had finished such laughter as the public place permitted. "Don Quixote! But your cousin should n't be allowed to play Sancho to you. That won't do."

"Never mind my cousin," Harvey answered, taking his companion's amusement as serenely as usual. "Never mind my cousin. Tell me about yours."

The dessert had come now, and Kent seemed to find it more tolerable than the previous course. "About my cousin. Oh, certainly," he said. "She's a nice girl. I go to see her once or twice a year. But she's only my second cousin and she disapproves of me. Her father's well-to-do, a doctor, lives in the next town to us at home. She's been to Wellesley and learned how to improve the world. It's a disastrous acquisition. Now she lives with her aunt—Miss Whitcomb, on Newbury Street. The aunt is in the philanthropic line, too, but different, Unitarian, old abolitionist, etc., etc. Diana's an Episcopalian

— mild. She lived in the Settlement last year; but that was too much for her, broke her down. All this interests you, probably.”

“It does. I’m going to call on Miss Newton.”

“Thunder! No!” answered Kent. And as he lighted his cigar and led the way out into the street, innumerable undesirable possibilities began to suggest themselves.

“I would n’t call on her, if I were you.” He grasped Harvey’s arm and spoke in a very confidential fashion.

“Would n’t you? Why not?” But Harvey’s voice did not indicate much interest in his friend’s reasons or much inclination to yield to them.

“Well, for one thing, I don’t think she’d want to see you.”

“I should take the chance of that, you know. I need n’t go again.”

“What the devil do you want to call on her for?”

“Why the devil do you object to my calling on her?”

Kent laughed good-naturedly. “Answer my question first; then I’ll answer yours.”

“I want to call on her — and explain.”

Kent laughed a great deal more, so that a street boy stopped and remarked to him: “Say, Mister,

you must ha' been readin' one of George Kent's 'Snap-Shots,'" which made Kent laugh louder still. "That's glory, Harvey," he said. "Excuse my laughing at the idea of your explaining. It's impossible. What you really want is to get acquainted with this girl. There's something piquant about her, I admit, — something different. It's in her eyes, Harvey, — her eyes. Set in that pale, thin, cold, conventual face, they literally burn. It's those eyes that give you this vague, perfectly pointless, and illogical desire to explain. If it had been the aunt, Miss Whitcomb, you know, you never would have thought of explaining anything at all."

"Well," rejoined Harvey, still serene. "Now why do you want to interfere with me?"

Kent walked on a few steps, absorbed in thought. "If you were some men," he said at last, "I should laugh it off and say no more about it, hoping you would let the matter slip and forget and there would be an end. But, confound it, you never'll forget, nor let the matter slip; and there'll never be an end, till you've tried what you call 'explaining,' Heaven help us! On the other hand, if I tell you what I think, your natural perversity will simply be stirred up all the more. Well, here goes for the warning of a sensible man — to an insensible one." He took a long pull at his cigar. "Let that girl alone, Harvey.

She'll never do you any good. You're just getting into the right road now, — getting the nonsense shaken out of you. Things are beginning to go smoothly. Your cousin — well, your cousin is worth fifty of Diana Newton. If you go after Diana — 'explaining,' — oh, Lord, I hear it now! — those eyes will burn you, Harvey, and she won't care for you any more than for touchwood and punk. There's just one thing that kind of woman cares for — and that is herself. She calls it ideals, charity, philanthropy, — heaven knows what all besides. Whatever it is, it leaves no room for the tender emotions that you look for in the sex. Now go 'explain,' and scorch yourself; but don't say I didn't warn you beforehand."

"Thank you," answered Harvey. "I won't."

The subject was not again mentioned between them, and for some days Harvey made no move toward carrying out his project. This did not deceive Kent, however, who knew that it was equally characteristic of his friend to delay the execution of his plans and never to give them up. In fact, the whole thing weighed so seriously upon the young journalist's mind that he finally took the extreme step of calling himself on his philanthropic cousin with the object of suggesting to her that the greatest kindness she could do Harvey's friends would be

to snub him as effectively as possible. "She's just such another mule as he," he thought. "If I really want her to snub him, I might as well beg her to fall in love with him at once. But still" —

"Why should he call on me?" asked Miss Newton, when such a thing was suggested.

"Why should n't he? I think he was charmed with you. He's easily charmed, if you'll excuse the apparent rudeness of the remark."

Something about the remark — probably not its rudeness — seemed to annoy the young lady extremely. "George, why will you come to me with such talk as that? Do you suppose that I have time or inclination to be trifling with idle boys? If he wants to be charmed, let him go to those who want to be charming."

"Ah, but, my fair cousin, it is n't always those who want to be charming that are. In fact it's very seldom. Whether you want to be or not, you can't help it. I admit you're not my kind. I prefer something much more worldly — not the charm of the lunar rainbow. Though I've always imagined that there was a volcano under your ice-fields somewhere."

"George!"

The impatient petulance of her tone delighted her cousin. "I thought so," he went on. "But, you see,

you 're just this man's kind. He wants to be charmed and elevated at the same time. Perhaps you don't know his history. His uncle — Phelps & Legge. — is several times a millionaire, has no children but a stepdaughter, and wants Harvey to go in and take the business, and the millions, and the stepdaughter. Now all I ask of you is not to spoil this pretty programme."

"I spoil it?" asked Diana, with an expression between wonder and disgust.

"You see, Harvey is disposed to refuse the daughter and the millions. He has kinks in his head, to the effect that business is not an ennobling occupation, and that his uncle's money has been acquired by methods not strictly consistent with what he calls Christian ideals. Possibly you understand. I don't. Well, he tried butting into the philanthropic line and made a complete failure of it; and now, for the last three months, he has been slowly — he moves slowly — coming round to a sensible view of things, when, behold, he wanders down a back alley and runs into you. Now, if you don't want to break a number of hearts and spoil a useful career, will you send him about his business?"

Diana's expression had altered a good deal in the course of her cousin's narrative. "This is a strange story," she said.

“It is a strange story, but it’s true. I know you would naturally sympathize with Harvey’s ideas. But think what it means, Diana. His uncle is determined to keep all his money in his business, and will leave nothing away from it. Harvey has a small income of his own, but he’s no more fitted to be a philanthropist than I am!”

“Really?” asked Diana, with a little curl of her lip. She could be sarcastic, if she thought it necessary.

“Really. Mr. Phelps’s health is broken, too. This matter has affected him to such an extent as to give his illness a very serious turn. If Harvey does n’t yield, it will make his uncle’s last days miserable. And the young lady is a noble, handsome girl.”

“Does she want to marry the young man?”

Kent hesitated a moment. “She’s ready to, I think,” he said.

Diana’s eyes and ears were keen, and something in her cousin’s tone made her say, “Ready to marry him. It seems to me the golden calf is looking for a pretty general sacrifice in this affair.”

Kent was annoyed for a second. Then he laughed. “It is just as I expected,” he said. “Like all good people, you regard it as your first duty to upset the arrangements of everybody else.”

Diana looked at him with a certain grave reproach

in her deep eyes. "You're rather hard on me, George. I'm afraid I'm not so good but what you can afford to associate with me a little longer. As for this young Mr. Phelps, I really don't see why he should call on me, and I don't think he will."

"Oh, yes, he will," Kent interrupted. "If there is anything foolish he can do, he never omits it."

"Very well, if he should" —

"If he should" —

"I shall be rather curious to hear what he has to say for himself." By which it will be seen that though Diana was a saint by profession, she was also a woman, and even not so remotely removed from the blood of the Kents.

A few days later, on a dull, wet afternoon, Harvey made his call and found Diana at home. She was dressed in a simple, dark blue, wool gown, her brown hair coiled low at the back of her head; and the first impression of insignificance was stronger than ever, now that she was a little on her guard, a little cold. She shook hands quietly with Harvey and they seated themselves, before he offered any explanation of his visit. The room was lighted from the chandelier; but it was a large, high, old-fashioned, darkly draped room, full of dim corners.

"I wanted to explain, Miss Newton," Harvey began. Then Kent's ludicrous harping on the word

came back and made it seem hopelessly unsuitable. That is, you must have wondered what I was doing at the O'Briens's the other day."

"I did, rather." The words were cold, but the tone was not unkind.

"Well — you see — I felt — in short" —

She would have been glad to help him, but she did not see how she could.

Then he suddenly changed his method of attack. "George Kent is your cousin, I believe?"

"Yes," she said.

"And he came to see you the other day and told you about me?"

She nodded.

"Of course he made fun of me."

Diana smiled. "Ah, no one minds that. It's George's business."

"I don't mind his fun. But I don't want you to think I'm a fool."

"I don't. Nor does George."

Again there was a difficulty; but Harvey broke the silence at last. "I can't seem to say what I want to about the O'Briens, without speaking against my uncle. That is — do they think I was to blame for anything that happened last summer?"

Diana was less pale than usual, as she replied: "I don't know much about the facts. Mrs. O'Brien

seemed to be angry with you as well as with your uncle. But she is unreasonable."

Harvey leaned forward, with intense earnestness in his dark eyes, as he said, "I don't think I was to blame, Miss Newton. I heard the girl's story and inquired about her, and was sorry for her. The rest was all unfortunate accidents. I hope you believe me. Otherwise our acquaintance might as well end here."

For a moment something in Diana's expression, a little hardening about the mouth, seemed to say, "I have n't sought the acquaintance. Let it end." Then, as she watched Harvey's face, the hardness relaxed. "I believe you," she answered.

Harvey settled back in his chair and murmured, "Thank you. About the rest of it," he went on, "I don't think my uncle meant to be cruel."

Diana's mouth grew hard again. "I don't think it makes very much difference what he meant," she said.

"No, I suppose not. But if you knew him. The idea of his being cruel!"

"I dare say he is n't what we call cruel." She was wide awake now, and nobody could have thought her insignificant. "He may be a courteous, chivalrous gentleman, in matters that don't affect his business."

"He is," Harvey interrupted.

"I think it very likely. That only makes it worse that we should live under a system which turns courteous, chivalrous gentlemen into robbers and murderers. I don't apologize, Mr. Phelps. You need n't have come, you know."

"No, I need n't have come. But I'm glad I came."

"I've no fault to find with your uncle personally. I dare say I should like him. I dare say it would pain him to see people suffer, as much as it pains you or me. But he does n't see it. He lives in the heart of the machine, and the din of the wheels deafens him, so that he never hears the groans of those who are caught and ground to pieces."

Harvey listened and wondered. Ethel's pleasant frivolities and Milly's cynicism seemed vague and far away. "But can things be made any different?" he asked, not so much doubting as anxious to hear what her ideas were.

Diana clasped her hands and looked straight at him, in earnest, passionate appeal. "They can, if we believe they can," she said. "Not you, nor I. We can't make the world over alone. Nor even all the little army of workers who are giving their lives to it. But we can all do something, all use our own belief to make others believe. It is discouraging, sometimes, to see the mass of evil, willful evil in the world.

Yet when you see how it yields to a little effort—see what a little love will do—and we can try, Mr. Phelps, we can try never give up trying. If there were no hope, instead of every hope, those of us who love the kingdom of light would toil for it and battle for it till we die.”

Every nerve in her seemed to thrill as she spoke, and every nerve in him. Then her voice sank away in the quiet of the dim parlor, and nothing was heard but the ticking of the clock and the sound of a horse’s hoofs in the street.

Harvey felt that he ought to go; but he could n’t and would n’t. “I suppose George told you something of my circumstances?” he said.

Diana nodded. She was reserved again, when the personal element came up.

“It is a peculiar position, is n’t it?” he went on.

“Very peculiar.”

But he was determined to force her to discuss it with him. And in the end she did. The quiet, simple, absolutely unaffected way in which he put his case interested her. At first she remembered Kent’s warnings and tried to be cold, indifferent, judicial. But here was a problem involving all the passions and struggles of her life. How could she keep out of it, or resist the charm of it? When he described the panic in copper, the death of Thomson, and his part-

ing with his uncle, "Oh, you were right," she cried; "a thousand times right! But it took courage." When he spoke to her of Marcus, of his summer, of his sense of failure in it all, she was full of sympathy. "We have to find our niche," she said. "Sometimes we grope blindly, and stumble, and bruise and lame ourselves; but we slip into it at last." When he went on and told her frankly that he was still groping, more than ever, that sometimes it seemed as if, he being what he was, his duty was to his uncle first and foremost, and as if he might finally end up in the business where he had begun, she burst out impulsively, "Oh, no, no, no!"

Then she interrupted herself, remembering Kent's suggestion as to responsibility. There was silence and more dull ticking of the clock.

"It is so easy to do one's duty, so hard to know it," she resumed, with an effort at coldness. Yet there was sympathy in her voice still.

"Yes," answered Harvey, feeling the coldness as well as the sympathy, and not quite understanding. "But I know my duty now is to go."

He had been there almost two hours, and she did not dispute his proposition.

"May I come again?" he asked, when she had given him her slight, pale hand in a loose grasp.

"Certainly," she replied, relapsing at once into

the conventional young woman. "I shall be pleased to see you, when you have leisure. But I warn you that you were fortunate — or unfortunate — in choosing this afternoon. I am so apt to be out."

That was all; and Harvey found himself once more in the dull December air. But he had a vague feeling that he should never go back into business nor marry Ethel.

CHAPTER XVII

TAINTED MONEY

THE impression made by the interview with Miss Newton did not diminish as the days passed. Certainly she was not the sort of woman one would fall in love with. She was too saintly, unearthly, perhaps too cold, for that. Yet high ideals seemed to come from her with a more winning loveliness than even from Marcus — seemed to be less austere, unbending, more sweetly human. Harvey soon began to ask himself how long a time must elapse before he could decently make that other call.

Meanwhile, a few words more had passed between him and Ethel as to their experience in Hudson Street.

“I was unreasonable, I suppose,” Ethel had said. “But it was terrible to me to hear such things about papa. The woman was crazy, of course.”

“Partly, I imagine,” Harvey answered.

“I think I shall ask papa to tell me just what it all means.”

“I would n’t.”

Nevertheless, she did, as Harvey discovered when

he called at his uncle's one morning and found him in his study just preparing to go down town.

"I wanted to see you," Mr. Phelps said. "Ethel told me the other day about your visit to that unfortunate O'Brien woman. It seems a hard case; though, of course, the idea of my being to blame for it is too absurd. Business is business, and must be done by business methods. The woman is more or less insane, probably. At any rate, I'm glad to help her, so far as I can. But it would hardly have been wise to send money directly to her. Ethel knows that Miss Newton, and I have made some inquiries. She seems an energetic and well-disposed young person. So I sent her a check for a hundred dollars for the O'Briens. At the same time I sent her a larger check for the College Settlement, which I understand she is very active in. That is a charity that has always interested me."

During this longish harangue the speaker had paused occasionally, as if expecting some comment. None came. Now, however, it seemed necessary to speak.

"That is very generous of you, sir," Harvey said. Inwardly, looking at the matter by his newest lights, he was not sure that it was generous, and he was almost perfectly sure that it would make trouble. But there was nothing else to say.

"I like to do what I can to relieve misery," Mr. Phelps continued. "I know there is plenty of it in the world, and, though I believe nine tenths of it comes from improvidence and shiftlessness, there is still the other tenth. What pleases me about this College Settlement idea, as I understand it, is that it is educational. Most misery comes, in one way or another, from ignorance."

Harvey did not feel prepared to discuss the Settlement question in the light of his uncle's generosity; and, for the first moment, the sound of the doorbell was rather a relief to him. When Diana was announced, however, his embarrassment became ten times what it had been before.

"I had better go," he suggested.

"No, no," answered his uncle. "She has come at once to thank me. I like that in her."

But Diana's appearance did not suggest any overpowering exuberance of gratitude. She was dressed in a simple, trim, brown walking-suit, with sable muff and boa. The cold January morning had put a bit of color in her cheeks; but her eyes were hard and her manner formal.

She bowed to Mr. Phelps and returned Harvey's greeting, then sat down in the chair which her host pointed out to her. When she spoke, her voice was very low and quiet, at first with a slight tremor in it,

but afterwards even and firm. "I've come to bring back your check for the O'Briens, Mr. Phelps." She drew it from her muff and held it out to him.

"Bring it back?" he said; but he did not let his voice express the astonishment which he certainly felt. "And may I ask why? Some error, perhaps?"

"No," she replied. "The check is correct, — at least, so far as I understand those things. But — I am not quite ready to accept the money for that purpose."

Harvey, sitting in the background and little regarded by either actor in this drama, wondered how his uncle would behave; wondered, yet knew.

Mr. Phelps took the check and held it in his hand. "Of course," he said quietly, "I am not anxious to force my gifts upon any one. I am not often obliged to. But are n't you — a little hasty in this matter?"

He half held out the check towards her once more; but she shrank from it. "No," she answered. "When I think of what the money means and of that poor man, — I could n't, I could n't."

Even Harvey almost expected to see his uncle either impatient or embarrassed after this; but if his face expressed anything, it was a very, very faint gleam of amusement, instantly controlled, however. "Might I suggest," he continued, "that perhaps you are consulting your own sensitiveness more than the good of your clients?"

"No, no," she returned, and her eyes were warmer now, though her voice was still quiet. "That money could n't do them good. They will be cared for otherwise. Besides," she added, after a moment's hesitation, "they would n't touch it. Nothing could make them touch it. I talked with Mrs. O'Brien about it this morning. Indeed, perhaps I may say that by paying you this early visit, which is very unpleasant to me, I have saved you one from her which would have been still more unpleasant to you."

"Ah?" said Mr. Phelps, this time a little shortly, Harvey thought. Then the banker tore the check into small pieces, tossed them into the waste-basket, and looked as if he rather expected his visitor would go.

But she did not. Instead, she drew from her muff that other, larger check, which had been sent her for the Settlement, and held that also toward her long-suffering victim.

"I must return this other, too," she began, her voice even quieter and firmer than before.

The color certainly came to Mr. Phelps's cheeks now ; but he showed no other sign of irritation ; and his manner was much what it would have been in speaking to a child. Probably that was just what he felt that he was doing.

"Excuse my arguing the matter a little with you,"

he said. "I suppose your excellent charity must be supported in some way?"

"Yes," she answered, with perfect readiness; "and doubtless it is supported by money acquired, in many cases, by much worse — in a very doubtful fashion. If you send the check directly to the treasurer, I have no question but that he will take it and thank you. I cannot."

Mr. Phelps quietly tore the check and sent it after the other. It was the only thing approaching temper which came from him during the interview. "You understand," he remarked, "that I am not trying to defend myself. I am simply rather curious as to your attitude. Now, I think I may say that, taking all things together, my standard of honesty is — well, quite as high as that of the average of the men with whom I live."

Diana interrupted him with eagerness. The absolute freedom — not impertinence, because it was so simple — of her manner bewildered Harvey, who was accustomed to seeing his uncle approached almost with awe. "I don't doubt it. That is what appalls me. If I had meant to speak rudely to you as an individual, I should n't have come here. It is the system that is all wrong — a system of wild beasts, tearing at each other and treading each other down. There is no love in it — no love in it."

“Yet, after all,” Mr. Phelps urged, and his curiosity seemed almost becoming interest, “you who are fighting the devil must condescend to use the devil’s weapons. This check that I drew you is money in the abstract; it will feed and clothe and warm just so many poor people. Is n’t it better, from your point of view, that it should go into the hands of those who will do good with it than that it should go back into my hoard and do more damage and help tread down more wild beasts?”

He might have been poking a little fun, but Diana hardly thought so, and she did n’t care in the least if he was. “No,” she returned. “That is the common argument, but I think it is all wrong. Give all your money, that is, give yourself, give love, and we will take every cent of it, and the use of every cent will bring a double blessing with it. But we want nothing from those who think that a few hundreds spent in what they call charity will give them a social absolution to rob in peace. That was just what Jesus meant when he rebuked the young man who was very rich, and who thought that the exact giving of tithes bought him the right to live in luxury and pleasure. No giving of tithes will buy that right, while others toil and suffer. And those who accept the tithes abet the sin. But I have no business to preach to you, Mr. Phelps.” She half rose from her chair.

“One moment,” he said, detaining her. “Of course you are aware that you are trying to make the world over, Miss Newton? It is quite an undertaking.”

She smiled; and there was a wonderful winning sweetness in her smile — so Harvey thought. “You would like to make me out very conceited. I hope I’m not. If you would try to make over the world, you and the thousands of great, strong souls like you, who are only busy holding it down in the mire, where it is, something might be done. But it needs making over, does n’t it? If that is so, you can’t blame even the little, weak, pitiful ones for trying — with God to help them. Good-morning, Mr. Phelps.”

She held out her hand, with some hesitation, and he took it. Then, bowing slightly to Harvey, she was gone.

“A very strenuous young woman,” Mr. Phelps remarked. “I rather like her. But she’s unpractical; and if you’ll forgive me for saying so, it seems to me that she is rather a take-off on you. Now I must try to get down to the office.”

Harvey knew that it was his uncle’s habit on fine days to walk slowly, as far as his strength would allow, for the sake of the air and exercise, and then to take a cab. The young man, therefore, offered his company, and the two set out side by side in the

bright winter sunshine. They had not gone more than half a block, however, when the wan, wild face of Mrs. O'Brien appeared, coming rapidly towards them.

Harvey saw her, with much distress, and cried, almost involuntarily : "There 's that woman."

"What woman?" asked Mr. Phelps in astonishment.

"The O'Brien woman."

For a second, Harvey, looking at his uncle, saw in his face that ruinous expression which comes over the features of the aged or the feeble under sudden shock. It was for only a second, however. Then the calm strength flowed back.

"I hope she won't make a scene," Harvey murmured.

But she did make a scene, and it was clear that that was what she was there for. She walked straight up to Mr. Phelps and stopped in front of him, so as to stop him. "I told Miss Newton I would n't go to your house," she cried, in a high, strident voice ; "but I did n't say I would n't wait for you in the street. Send money to me, conscience money, blood money."

"Let me pass, woman," said Mr. Phelps. His voice was calm, but his lips trembled. As he spoke, he pushed by ; but the woman kept beside him and

hissed her words into his face. "Yes, blood money, blood money — that's what it was, to keep me quiet. Where's my husband now? Where's my daughter now? It's their blood you thought you could buy for a hundred dollars."

Here Harvey tried to interfere. "My uncle is a sick man, Mrs. O'Brien. You may kill him by such talk as this."

"Kill him," she shrieked across at the young man. "Why should n't I kill him? How many has he killed with his trusts and his mergers and his stock-gambling? It is n't only me and mine. But I'll talk to you, if you like" —

"The woman is insane, Harvey," said Mr. Phelps. "Call a cab."

But she continued her railing, while the cab drove up. "Insane, am I? Well, if I am, who made me so? Oh, yes, you can call your horses and carriages and drive away from anything you don't like here; but it won't be so in hell. And there's where you'll go, for all your millions and your mergers and your graft and boodle. There'll be a judge one day that you can't buy and a policeman that won't bow down to your riches."

This last remark was for the benefit of a member of the force who bustled up officiously just as Harvey was putting his uncle into the cab. The officer scat-

tered the curious crowd which had assembled. "Shall I take the woman in charge, Mr. Phelps?"

"No, no; she will be quiet enough, when we're gone."

So she was, when the cab had fairly driven off and she had shaken her fist at it.

"Go home," ordered the policeman. "Mind your own business and let others mind theirs."

"So I will. And you mind yours. But I'd like to mind his for a while."

"So would I," agreed the officer, laughing.

"That was a disagreeable episode," said Mr. Phelps. "It has been an unpleasant morning." He made no further allusion to the subject.

CHAPTER XVIII

THE SETTLEMENT

THE scene between Diana and his uncle had by no means diminished Harvey's desire to call upon the young lady. That she was strong in her convictions was certain, and it was evident that she was afraid of nothing and nobody. But her manner was so quiet and so gentle, so perfectly free from conceit or arrogance, and there was so much charm in her straightforward earnestness, that her acquaintance seemed well worth seeking, especially by one who was looking for light in just the directions in which she appeared to have discovered it.

His first attempt to find her, in the afternoon, failed; but when he tried again, two or three days later, in the evening, he was more fortunate. This time she was dressed rather less severely than before, in a soft gray gown with much soft tulle about her neck and throat; and in her manner, as she greeted him, there seemed something more of sweetness than he had yet associated with her. Was it the gown, or the hour, or a different mood from those he had known her in hitherto?

"I am glad you came," she said, as they shook hands, "and sorry I missed you the other afternoon. I warned you that I was often out, you know."

"I am glad you are in now," was all his answer.

They seated themselves. "I hardly thought I should see you again," she continued, "after — what shall I say? — my — my interview with your uncle."

"Why not?" he began; then, changing to his usual frankness, "But I know why not. And perhaps I ought not to have come. It does n't seem quite — seems a little treacherous somehow."

"Did your uncle know that you were coming?"

"No. But I don't think he would care."

"In short, you don't think my visit made any great impression on him?" She laughed. Possibly she was a bit nettled, but she did not show it.

"Well, no, I don't think it did," Harvey replied. "It is n't very easy to make an impression on my uncle. Perhaps you heard that we met Mrs. O'Brien, after we left you?"

"Oh, yes," she cried, with a look of genuine distress. "I am so sorry. Those things never do any good. Mrs. O'Brien is n't quite right — poor woman. She's had enough to make her so. I tried hard to keep her out of it altogether, but I did n't succeed, as you see."

The subject dropped. Harvey had much to say,

but did not quite know how to say it. Diana, for the moment, seemed to be thinking of something else. She sat quiet in the big, dark chair, her head resting against the back, the light falling a little from behind, so that her face was partly shadowed and the depth of meaning in her eyes was more divined than seen. Her white hands, with the long, thin fingers, rested one on the arm of the chair, the other in her lap, motionless.

Harvey spoke at last. "I wanted to say more about my uncle, you know. He's been very good to me. I don't want you to think ill of him."

She started, just a trifle, as if her thoughts had been called back. "I think ill of your uncle? No, indeed, I liked him. That was why I went to see him — instead of writing. I was afraid I might write the wrong thing — as I should have done. That — and then it seemed more plucky to let him speak — if he had anything to say. Was n't it more plucky? Or was it impertinent?"

"No," said Harvey, delighted. "Plucky."

"I'm glad you think so. But I liked your uncle very much. He is so strong — and so quiet. There is so much bustling strength in the world. I bustle so myself — without the strength. Think what he could have done, if all that power could have gone for good instead of harm!" Her head left the chair-

back and the white fingers gripped the arm slightly, as she was uplifted with the idea of Mr. Phelps playing the part of St. George and slaughtering fiery dragons *ad libitum*.

“Not all harm,” Harvey remonstrated. “It is hard for me to associate the idea of harm with any one who has been so good to me and to all those about him.”

“I know,” she answered thoughtfully. “I can imagine getting very fond of your uncle. And yet he can be firm, and I think he can be hard. Those lips” —

“He has never been hard to me,” was the simple comment.

“And you have been forced to be ungrateful? And you regret it?”

Harvey nodded. Then she led him on to talk of his circumstances, of his wishes, of his doubts. If only he could find the right thing to do in the world. And he dwelt again upon his last summer’s difficulties, his sense of failure.

“No one can succeed always,” she said. “There are things one can do and things one can’t.” In her turn she went on to tell of her own experiences, of efforts wasted and again of triumphs. Her previous winter at the Settlement had been so hard, — so many different interests to meet and reconcile. It

had broken her down utterly. When she went into the country, for the summer, she had made up her mind that with her insufficient strength, her fretting temper, as she called it, any usefulness in the world was impossible, and she must settle back to selfish leisure and inactivity. Now here she was again, not trying to do so much, — a little wiser, perhaps, in husbanding her resources, but able to do something, and so intensely interested, so eager to help, if only a little, in the thousand good works that were going on about her.

The Settlement? Oh, yes, she could talk about that forever. He must n't let her bore him. And she gave him a glowing account — in which he found no boredom — of the efforts of the little band of workers to get into contact with the life of the other half of the world, — to disseminate, by unconscious influence, such real gifts of beauty and love and joy as are more readily within the grasp of the rich and the highly educated, although the rich and the highly educated have not always the wisdom to profit by them. As she spoke of all these things, her eyes gleamed, even in the shadow, and her breath came quickly; but her voice was low and quiet, and Harvey could have listened to her forever.

He did listen, until he suddenly became aware that he was staying beyond all reasonable limits,

and even then he was reluctant to have her stop. As he rose to go, he said: "Will you take me to the Settlement some time? Could you?"

There was again a trifle of ordinary social formality in her manner, as she hesitated. "I don't know." Then the natural warmth broke through. "Yes, why not? Some evening — when we are both at liberty — I think next Friday, perhaps — I will tell you about it later — will let you know. Could you go then?"

Certainly he could go, — then, or at almost any time.

So it was arranged that he should hear from her Friday morning more definitely, and they separated, with a cordial good-night.

As Harvey walked home he perfectly appreciated how Kent would laugh at this new instance of his friend's eternal philandering. But this girl was different — altogether different. In fact, it was hard to view her as a girl at all. She was pure spirit, and the things her earnest eyes and lips spoke of were spiritual wholly. As for himself, he was likely enough to fall in love with her, such being his way. But the love would be hopeless and ideal, from the beginning. She would never respond to it, never recognize it, unless with impatience or disgust. And her spiritual power over him showed most perhaps in

the fact that his thoughts soon strayed from herself to her higher interests, to the cause she had argued so passionately and so powerfully, and to the bearing of that cause on the present crisis of his own life. It is to be feared that Ethel—good, wholesome, practical, comfortable Ethel—was fading dimly into a quite unilluminated distance.

These impressions were by no means diminished by the sight of Diana in her Settlement surroundings. For Friday morning brought a note saying that everything had been arranged, and in the evening the two visited together the little colony which was spreading a quiet influence of health and light through the darkest, roughest, most discouraging quarters of the city. What impressed Harvey most of all was the common-sense of everything. There was no faddism, no sentimentality, no overwrought enthusiasm. Everything was pitched on the note of everyday effort, of simple, earnest endeavor to accept life as it is and bring out what is best in it,—noblest, most permanent. Especially striking was the absence of any patronizing tone, of any suggestion of charity in the condescending sense. These ladies of the highest breeding and cultivation were simply trying to live among the people, as of the people, to understand them first and help them afterwards, even with a consciousness that they themselves were in need of

help as much as those about them and might sometimes get it where they looked for it least.

Harvey was introduced to several people who seemed to know of him and greeted him cordially. He went into rooms where classes were studying, one the simpler and better known English and American authors, another current events of political and social interest. Elsewhere he got a glimpse of a mothers' club, worn women who had washed the supper dishes and put the babies to bed and now were assembled for a social chat or a practical discussion of some domestic topic. When he looked into the room later, they were playing a game of forfeits and went at it as eagerly as children, with the same intense self-forgetfulness. "They love to play all the old games," said Diana, — "Going to Jerusalem, Blind Man's Buff; they will romp as if they were fifteen instead of fifty."

So the evening slipped away, Harvey saying little and thinking much. It was the atmosphere of the whole thing that touched him, as of a world he had not as yet known. Something real was being done here, something worth while. There was solid accomplishment, in the face of all distinctions of high and low, rich and poor. It was not much as yet, but it was enough to suggest vast possibilities of things to come. Above all, — and this was what he thought of

most, — the evening had given him a better appreciation of Diana, of her obvious intensity and enthusiasm in union with calm self-control and common-sense.

“Thank you,” he said simply, as he bade her good-night. “I understand the Settlement now better than I did. And I understand you better.”

CHAPTER XIX

THE BAITING OF DIANA

THE severe cold of midwinter was trying for Mr. Phelps, and there were many days when he made no attempt to get to the office at all. Indeed, his sister and Ethel, watching him constantly, felt that, in spite of his splendid courage, his strength was slipping away fast, and that the final collapse might come at any time.

To Harvey his uncle had never made any further reference to Diana's visit ; but he had mentioned it occasionally to his sister and daughter, first describing what had happened, in his brief, vivid fashion — immensely to Miss Lucia's disgust — and then once and again dwelling upon the spirit and earnestness of the young enthusiast.

Finally, one evening, as the three sat together in the library, Mr. Phelps remarked : " Lucia, I think I should like to have that Miss Newton come and dine with us."

" What?" said Miss Phelps, overcome with astonishment, while Ethel lost her place in her new novel, a thing which occurred rather frequently, by the way.

"She interested me," went on the autocrat of the family, unperturbed. "I think I should like to see her."

"I don't think I should like to see her at all," answered the quiet Lucia, with unusual flatness. "Besides,"—here she glanced at Ethel, who suddenly found her place, or another one just as good,— "the truth is, Mr. Kent was saying the other day that Harvey goes to see this—a— young woman. Probably we should want to ask Harvey to any dinner that we had—and I don't see why we should lead him to think that we approve of her at all."

Mr. Phelps was still unperturbed, and not at all disposed to give up his wishes out of any fantastic consideration for his nephew. "I don't know that we are obliged to ask Harvey; though, as a matter of fact, I think you might as well. He is old enough to choose his own friends, if not wise enough."

"But," urged the still reluctant Miss Phelps, with all the persistence of her brother's own sister, "it seems a little awkward. What shall I say to her?"

"State the facts. It is a method which she, of all people, ought to appreciate. I was interested and should like to see more of her. I am an old man and cannot go to her. Will she do me the favor of coming to me?"

Here Ethel lost her place again and took part in

the conversation. "Papa, if she comes, would you mind asking Milly and Mr. Kent? It would be so dreadfully solemn without."

"I've no objection. Miss Erskine is always welcome as your friend," — there was a quiet tenderness in his tone which touched Ethel deeply, — "though I must say she's a little airy for me. As for Kent, I like him."

The note to Diana got itself written, though sorely against the grain. It would have been written to no purpose, however, if it had not been for the intercession of both Kent and Harvey.

"What should I do there? What should I say?" urged the young lady to her cousin.

"You will do what is graceful and proper, as always," Kent replied. "And it is unnecessary for me or any man living to provide you with anything to say."

"That's just it. I'm sure to say something I ought not."

"If I can judge in the matter at all, that is exactly what is expected of you. From all I hear, your one interview with Mr. Phelps consisted of a huge mass of things you ought not to have said. Yet he seems to desire another."

Diana was by no means satisfied. "Then I'm to go and make a spectacle of myself and be laughed at."

“You certainly won’t be laughed at, because you are going among ladies and gentlemen, a sort of society you have n’t frequented latterly. I think you rather owe it to the bloated capitalist to go, after the way you’ve treated him.”

Harvey’s method of argument was more sympathetic and more effective.

“I’m not used to that sort of thing nowadays,” Diana said to him. “I shall hardly know how to behave.”

“It would give me great pleasure if you would go,” was the quiet answer.

Then Diana wrote a cordial acceptance and the thing was settled.

It was a charming dinner. Miss Lucia and Ethel, by long practice with unlimited means, had learned to do the thing to perfection. The light in the room was so soft, the table was so delicately furnished, the flowers were so exquisitely chosen, not too few, not too many. The wines were as exquisitely chosen as the flowers, — soft, not too many, nor too few. The whole thing was simple, with the simplicity which can only be had by taste and money combined. Yet Harvey, as he enjoyed it with all his big capacity of material enjoyment, thought constantly of that other evening at the Settlement. Something there that could not be furnished by either taste or money.

Mr. Phelps took Diana out. She was very attractive to look at in her light, lemon-colored crêpe gown, cut simply, and filled in with lace at the neck, a charming thing in itself, but not especially calculated to harmonize with Milly's pink chiffon.

"I hope it is peace between us," said the gentleman, smiling.

"I hope so," Diana answered, with a laugh and with a little blush also. — "I did not mean to be warlike the other day. But I fear I am bellicose by nature. Even now I feel that I am likely to outrage hospitality at any moment."

Mr. Phelps smiled again. Pale and ill as he looked, there was a certain nobility and dignity about his slight figure in the severe evening dress. Diana was touched by it and even more disposed than before to like him personally.

From the beginning the dinner showed no signs of being dull. Kent and Milly kept the talk moving, and Mr. Phelps and Diana were always ready to respond, if they did not initiate.

"And to think," Kent remarked, sipping his brown *amontillado*, while the spring lamb and asparagus were being removed, "to think that Diana totally disapproves of all this, and would rather be sharing her last crust with a tramp in an old barn!"

Diana colored a little. "I don't know why you

should bait me, George," she said. "Though I remember of old, you abused a cousin's privilege of tormenting. I wish there were no tramps and no crusts, just as much as you do. I wish all the tramps might be here."

"Heaven forbid!" protested the affectionate cousin.

But Mr. Phelps, who had hitherto courteously refrained from drawing Diana out, now thought it might be permissible to seize the opportunity. "I'm sure you will believe, Miss Newton, that nobody, unless your cousin, wishes to bait you or outrage hospitality. But now that the tramps have been introduced, would you mind pursuing them a little further?"

"To the end of the world," Kent murmured.

But Diana answered amiably, "Not in the least."

"Well, then," Mr. Phelps went on, "since we can't have all the tramps here—which I am willing to regret—in the abstract—as you do—don't you think it is better for us to be here than no one? Or, to put it somewhat less selfishly, is n't it better for the country, for the tramps themselves, that there should be a leisure class into which everyone may make his way who has the ability, and what is much more, the self-denial"—

"And the luck," Kent interrupted.

“And the luck, a little, perhaps, — a class which stands for what is beautiful and refined and graceful and delicate? You would n’t wish those things put out of the world altogether because everybody can’t have them?”

Diana reflected a moment before she answered, with extreme gentleness, “I am not sure that I would n’t put them out of the world under those conditions. The large beauty of great art should belong to every one. The large beauty of nature does. What are called delicacy and refinement are so apt to go with falsehood and selfishness. But it would be quite false in me to pretend that I am not enjoying your hospitality, Mr. Phelps. Beauty and grace appeal to me, I admit.”

“Exactly,” answered the host, pressing her, but not in the least with unkindness. “But is n’t it necessary to have leisure in order to appreciate these things in any form? You say the beauty of nature belongs to every one. But does our tramp, who lives in the midst of it, care for his possession? Is n’t it only the leisure class who really enjoy even what is the common property of all?”

“It may be so,” replied Diana, still with the same unassertive gentleness; “but I think it ought not. And if there is to be a leisure class, at least, it seems to me that they ought to buy their leisure

by a large amount of service to the community as a whole. I wonder if I might ask you one thing, Mr. Phelps?"

"Many things." His manner was as gentle as hers. The rest of the company listened curiously.

"Well, then, can you tell me why it is that in England the leisure class — at any rate, so many of them — seem to feel it their duty to give the best of their lives to their country? Of course, I am not saying that things as a whole in England are better than they are here; but if all the splendid intellect in the country, which goes into the pure, gross making of money, were expended on public affairs, if the Rockefellers, the Carnegies, the Morgans, the Phelps, would go into politics and public life, with a genuine patriotic purpose, what a difference it would make."

"My dear young lady," Mr. Phelps answered. "In England it is a hereditary aristocracy that does those things, and the tramps are far more excluded than they are here."

At this point Kent spoke up rather unexpectedly. "Might I say a few words on the question before the meeting?"

Mr. Phelps nodded, and Diana looked a little annoyed.

"Of course I'm nothing but a comic journalist, and I'm not supposed to pay any attention to public mat-

ters, except as a huge joke. Still I do, occasionally, absurd as it may seem. And I've often thought of what Diana says, because I've had a notion that I'd like to go into politics myself. You laugh; but I'm not a literary chap by nature. I stumbled into it; but that sort of success does n't appeal to me, and I'd give it up to-morrow, if I saw any chance. Only in politics there's no chance for a man to be a man at all. In England you get into Parliament, and what you do and say counts. If there's the stuff of a prime minister in you, you get to be prime minister. Here the whole machinery is devised to put men into the background and let things be run by the petty tricks of shyster lawyers. If a hard-hitting, clean-meaning man gets to the top — as one has — he's got to do it by strangling a million politicians with their own dirty wires. Give the Rockefellers and the Morgans — and me — a chance to govern, and we had a thousand times rather do it than run corporations. But no big man cares to spend half his time squashing spiders in the dark, for nothing."

This outburst shifted the conversation into other channels, and Diana's part in it once more became secondary.

After dinner the ladies went upstairs to the drawing-room. Spring fashions came up first for discussion — naturally; and Diana showed a true woman's

interest in the subject and familiarity with it, not giving herself the least air of superiority to such vanities. Nevertheless, after a few moments, Milly pretended to feel the need of apologizing.

"I'm afraid these things don't interest you," she said.

Diana colored and asked: "Why not? I am a woman."

"Of course. But I thought—you might feel—that it was all a little worldly."

"Even the unworldly must wear clothes, I suppose. It seems to me more affected to be out of the fashion than in it. Besides, to tell the truth, I should n't care to talk shop, if I had a shop, all the time."

Milly was unusually perverse, and it pleased her to misinterpret this little snub. "I'm glad to hear you say that. Do you know, I should think you would get awfully sick of that kind of work? I should, before I began. I agree so heartily with what you said at dinner, that the world would be better if there were no poor people in it. And I do my best to make that kind of a world by thinking about them as little as I can. I love pretty things, I love luxury, and idleness, and ease. I love just pure, naughty worldliness. If I could share it with others, I would; but I would n't give it up for them."

"Oh," burst out Diana, with the light in her eyes

which made her beautiful, "how can you say such things? If you could actually go among those who have neither beauty nor luxury and feel their lives! I suppose you have always had everything and never known want or even discomfort; but one can't tell what accident may happen" —

Here Diana suddenly remembered that she was talking to Miss Erskine, and that she had heard something of Miss Erskine's history; and she found difficulty in finishing her sentence.

Ethel saw the difficulty and would have helped; but Ethel's wits moved slowly off the golf-field; and Milly, not in the least disconcerted, spoke for herself.

"Accidents do happen. Accidents have happened to me. If I were really rolling in wealth, I should find it a duty, possibly even an amusement, to run after those who are not. But, you see, I spend five hours of the day — and some of the night — for a pitiable remuneration, looking after the intellectual needs of those who have no needs and no intellect. It sours me. I am abominably poor myself, and that is why I flee from the society of my equals."

It was perhaps fortunate that Mr. Phelps appeared at this point, having left Kent and Harvey to finish their cigars by themselves. He invited Diana to come and sit on the sofa beside him, while Milly,

Ethel, and Miss Lucia carried on a conversation of their own.

The talk on the sofa turned at first on Diana's personal history. Mr. Phelps inquired, with genuine interest, about her early life, her education, her experiences at college, and the influences that had led her into her present pursuits. She answered him simply, modestly, dwelling much more on her friends and teachers than on herself. She hardly had any pursuits, she said; was hardly more than a watcher compared to the real workers; but when one saw all the greed and selfishness, and, worst of all, the indifference, in the world, it was impossible to fold one's hands and do nothing.

"And how does your father feel about it all?"

"My father is very kind and indulgent always," Diana answered. Then she added, with a sudden burst of frankness: "I'm afraid he feels about me very much as you do."

Mr. Phelps laughed quietly. "The older generation, my dear. It is hard for us to keep up. Tell me," he went on, "is it your notion that all rich people are wicked?"

Diana's tone was sober, but perhaps there was a slight gleam in her eyes, as she said, after a moment's reflection: "None of my notions are very clear; but I think so. That is, it is wicked to be rich."

“But, after all, riches is a relative term.”

“No, not in my use of it. Leisure, self-education, beauty, even a certain kind of luxury, are not riches. Riches are the mere accumulation of money for itself and the arrogance of it.”

“I see.” Mr. Phelps was taking real pleasure in the touch of this young, eager spirit, and his manner showed it. “Now,” he continued, “supposing you had as much property as I have, what would you do with it?”

“I won’t suppose it,” was the quick answer. “It would be dreadful.”

“You would get rid of it, then, as soon as possible? Or perhaps you think—from my experience the other day—that nobody could be found to take it?”

“I have no doubt I could get rid of it. But I am not going to indulge in impossible suppositions, Mr. Phelps. It makes one dizzy to think of the good one could do with so much money; but what a responsibility!”

They were silent for a moment, Mr. Phelps wondering how best he could get her to talk freely, and Diana not quite comfortable, in spite of her strong sense of his kindness.

At length he said: “And you mean to go on devoting your whole life in this way to—charity?”

"Don't call it charity, please. I have come to hate that word." She sat up erect in her corner, turning towards him, yet speaking softly, so as not to attract the attention of the others. "Saint Paul said good things of charity, but the world seems different nowadays. Charity *is* puffed up, and boasteth itself, goes about with a tinkling cymbal, a whole brass band, in fact. What we want is love, just love, to give ourselves. It is easier to give millions of money than to do that. To get right into the lives of others, to touch their hearts, and let them touch ours. Not to condescend, not to stretch out the tips of our fingers with a coin in them. Love will solve all the problems, Mr. Phelps; but there is so little of it in the world, so little."

She leaned back again, half sorry for what she had said; for she knew by many experiences that his remark about an older generation was true, and that in spite of his paternal interest in her, her enthusiasm would fall off from him like the spray of a fountain from cold marble.

But before he made any response whatsoever, her carriage was announced and she rose to go.

"I hope you won't think I'm an impertinent young minx," she said, as she shook hands with Mr. Phelps.

"On the contrary, all your remarks are exceed-

ingly pertinent. Only I fear you are very, very young. I wish I were."

"I wish you were." There was something in her voice approaching tenderness.

Then she exchanged a more or less cordial good-night with the others, including Kent, who had just come upstairs with Harvey; while the latter went down again, to put her into her carriage.

There was a short silence, after she had gone, broken by Milly's addressing herself to Kent: "Do you think, now I am growing old, it would pay me to go into the prophetic and benevolent line? I have queer impulses that way sometimes."

"Wait till you begin to grow old and then see."

"You are n't troubled about reforming the world?" she went on.

"Not one little bit. I've damaged my solar plexus, making my way in it, as it is. I don't want to begin all over again."

"Besides," Milly added, with apparent inconsequence, "it did seem unnecessary for her to put my best frock out of countenance."

Then Mr. Phelps disposed of the subject in his quiet, decisive fashion: "I think we might all learn something to our advantage from Miss Newton;" and the conversation traveled into other lands.

CHAPTER XX

MR. PHELPS'S WILL

MR. PHELPS'S strength failed more and more, as the days ran on ; and by the middle of February he was confined to his bed with an extreme weakness, which made it seem as if the end must be very near. Yet his courage was as great as ever, and he made no complaint, rarely even any reference to his own discomfort. Ethel was with him constantly, reading or talking to him, or sitting quiet, with her embroidery or a book, while he dozed away the time.

He had never said much to her about financial arrangements, simply giving her to understand that she would be amply provided for. She felt no anxiety about herself ; but she was very much troubled about Harvey. Was it possible that her father would leave him nothing at all ?

Finally, when some slight excuse presented itself, she asked the question.

“No,” was the quiet answer. “How can you leave anything to a person who won't take it ?”

“But he would take something, I'm sure.”

“And how am I to decide just what amount of my tainted fortune would suit the delicate digestion of his conscience? He has enough to live upon of his own, or thinks he has. Besides, I want every cent of my money to stay in the business. The business is my child. The business — and you. I wish Harvey would take them both.”

Ethel smiled — and blushed a little. “Unfortunately he wants neither. But, papa, I can’t bear to feel that I am interfering with him.”

“You’re not. Nobody has interfered with him but himself.”

There was a long pause, during which Ethel plied her needle. Then she spoke once more. “At least, papa, I trust you’ll arrange matters so that if Harvey should change his mind there will be a chance for him to go into the business.”

“If he marries you.”

“Really, papa,” she answered, almost with irritation, “there is a good deal of the sheep about me, but I don’t think I could ever be driven to marry Harvey, after all that’s come and gone. Leave me out of the question. I can’t help hoping that he’ll marry Milly, and then he would need money — a great deal.”

Mr. Phelps was thoughtful. “I don’t like Milly. Still, anything would be better than his marrying

such a person as Miss Newton. Marry Milly? And go into the business?"

"Yes, papa. It would be so satisfactory. Do at least leave him the chance. And do talk with Harvey once more. Promise me you will."

"I'll consider it."

"Only don't say anything about Milly, of course. Harvey is" —

"As obstinate as a Phelps should be. I know it," was the weary answer.

The interview with Harvey took place the same afternoon; but it was brief.

"Why do you tire yourself with thinking of these things now, uncle Amos?" the young man remonstrated.

"Because now is just the time when it is necessary to think of them. Not but that I have long ago done all my thinking and made my arrangements. But I will make them over again, my boy, in a moment, if you say so. Harvey, say that, after all, you will take up the business — for my sake."

There was a wistfulness in the utterance of the dying man, which he would hardly have shown even a month before. Harvey heard it, felt it, and tears came into his eyes; his voice trembled, as he answered: "I can't, uncle, I can't. I should only be deceiving you. If I promised and tried to keep my

promise in the letter, I should break it in the spirit."

Mr. Phelps urged the point no further, and showed no more signs of emotion, certainly none of anger, as he added: "One thing more I did want to speak of. That Miss Newton—I hope you won't take a fancy to her."

"A fancy to her?" Harvey repeated, a little surprised and a little annoyed.

"Enthusiasm makes a useful neighbor—at a safe distance," his uncle went on. "But a very, very bad housemate."

This was all that was said between them on the subject that was nearest to both their hearts. A week later Mr. Phelps was dead.

The disposition of his property was substantially what those nearest to him had expected. Mr. Legge was left sole executor and trustee. Several hundred thousand dollars were distributed among different charities in which Mr. Phelps was interested. The bulk of the property was to remain in the various business enterprises represented by Phelps & Legge, and the firm was to continue under that name. Miss Phelps and Ethel were to have practically what income they might think proper to draw, subject, beyond a certain amount, to the discretion of the executor. If Ethel should marry, her husband was to

be admitted into the firm, if the executor should think best, and her son, if she had one, was to be heir to the whole property, the testator expressing a strong wish that the said son might be brought up to think of the business as his sole and proper vocation in life. If Ethel should have only daughters, their position, in relation to the property, was to be the same as their mother's. If, for any unforeseen reason, the firm of Phelps & Legge should be dissolved, the sum of one million dollars was to go straight to Miss Phelps and Ethel and the remainder of the property was to be distributed, in proportion, to the above-mentioned charities. If Ethel should die without issue, the property was to go to Harvey and his children, under the same conditions as to her.

No other reference was made to Harvey in the will, as it originally stood. Three days before his death, however, Mr. Phelps had added a codicil, directing that, in case his nephew should, at any time, show a desire to become a member of the firm, the executor should, if possible and when possible, make an effort to bring about such an arrangement. "Also," it was added, "I give and bequeath unto my said beloved nephew, Harvey C. Phelps, the entire right and title to the house and estate at Woodsley, where the said nephew's father and myself were born. This estate, which came from his grandfather, and partly, by pur-

chase, from his father, my said nephew may, perhaps, be willing to accept."

A fortnight or so after his uncle's death, Harvey was summoned to a formal interview with Mr. Legge and the above codicil was communicated to him.

"You will be put in possession of the estate at once," said the executor. "As to the other provision, I need hardly observe that it is my desire to do everything which can possibly be done, to carry out the wishes of my late partner—and friend."

There was actually a gleam in the man's eye and a tremble in his voice as he uttered the last word; and Harvey felt more kindly towards him than he had ever done before. Nevertheless, he merely expressed his thanks in a few formal phrases. He was hardly prepared to discuss his future with William Legge.

CHAPTER XXI

IMPERTINENT QUESTIONS

ONE evening, a few weeks after Mr. Phelps's death, Ethel was sitting in her dressing-room, listening to Milly's varied talk. The two were now as constantly together as Milly's duties would permit, and the real tenderness which made the basis of her nature, under all its assumed frivolity, had never been more apparent than in the tact with which she treated her friend during this period of grief and desolation. For Ethel was terribly desolate, though she made no talk about it, and no show of it, except in the hollowness of her eyes and the paleness of her cheeks. Her father had been very near to her. They had never exchanged words of affection, never complained when they were separated, nor expressed joy when they met again. But they had understood each other. Now Ethel felt herself alone; and for the time it seemed to her almost impossible to rouse herself again to the common affairs and activities of daily life. To Milly's keen, sympathetic eye there was a heart-breaking pathos in the quiet, dejected attitude of the black figure, a pathos immensely heightened by the warm luxury of

the surroundings, the dainty room, with its green and white furnishing and draperies, the score of perfect little toilet articles, gold and silver and glass and ivory. With the gentlest art she tried to draw her friend's attention to the future, to more normal interests, to other possibilities of effort and affection.

"I know," said Ethel, in answer to some of these attempts. "There is plenty to live for. Aunt Lucia needs me. And then I know well enough that pleasant things will be pleasant again" —

"And Harvey" — Milly suggested.

"Harvey?" repeated Ethel, in a tone so colorless that Milly could divine nothing from it.

"Yes, Harvey. Do you know, dear, I can't help still hoping that the day may come when your name will be Phelps, as it ought to be?"

"No," said Ethel, with decision.

"Why not? Do you mean that you would refuse?"

"I shall never be asked."

"But if you should be?"

"I don't think the question is quite one for you to put to me. But I may say that if I should be, so far as I can see now, my answer would be no."

"Ah, but you don't see very far now."

Ethel made no comment on this, and did not seem disposed to be communicative.

Presently Milly remarked in a somewhat vague and doubtful tone: "Do you know, Ethel — I have sometimes wondered — whether you were n't getting fond of — George Kent?"

Ethel certainly colored a little, but whether from self-consciousness or from annoyance it would have been impossible to say. "You seem to be in a mood to ask extraordinarily impertinent questions," she observed.

"Do I?" was the inquiring reply, but nothing in Milly's manner showed any disposition to apologize. "George Kent is such a good fellow," she went on, "so manly, so generous, such exceedingly pleasant company. Only one feels sorry for Harvey" —

But Ethel interrupted, with a vivacity which she would hardly have displayed in her normal condition: "Since we are on the subject of investigating other people's feelings, Milly, my dear, perhaps I might tell you something about yours."

"Ah?" There was a candor in Miss Erskine's eyes, more genuine than she sometimes showed.

"Yes, really," Ethel continued. "I am dull; but I can see a thing sometimes."

"And what is the wonderful thing you have seen?"

The answer was a trifle indirect. "Perhaps you have occasionally heard me express a wish that *you* might become Mrs. Phelps. I used to wish it, as one

wishes for sleighing in August, because I had good reason to suppose you had already refused the honor. Well — now — I have a notion that you won't refuse it, when it comes again."

Milly made no immediate answer. The fire at that moment called for attention, and she took upon herself to give it, so that it was impossible to tell whether the glow on her cheek came from within or without. Ethel sat comfortably in her chair, with just a hint of the smile of a person who has hit back.

When Milly had returned to her place, she leaned her head on her hand and said thoughtfully: "You mentioned impertinent questions, did n't you?"

"I did."

"Perhaps we 'd better stop asking them. I believe Shakespeare remarks somewhere:—

"Who seeks and will not take when once 't is offered,
Shall never find it more.'"

Whatever might be Ethel's real feelings towards Harvey, it would have been impossible for her to be dissatisfied with his treatment of her in the present crisis. No matter how many other engagements he had, he never let a day pass without calling at the Phelps mansion and exchanging a few words with his aunt and cousin. His kindness was never obtrusive or importunate; yet he made them feel that if there was anything in the world that could be done

for them, he was there to do it. Ethel was deeply grateful for all this; and a year ago she would have expressed her gratitude, would have poured out to Harvey something of her sorrow, something of her loneliness, something of her regret that so much of the world's goods should have come to her and so little to him. But now she was conscious of a singular restraint in her intercourse with him, of a curious and vexatious fear of being misinterpreted.

Once only did she force herself to express a little, a very little, of what she felt. "Harvey," she began, with evident effort, "I want so much to say something to you about all these wretched money matters."

"No," he answered with infinite gentleness. "Why should you vex yourself? There is nothing to be said."

"Oh, but there is." She blushed very deeply as she spoke. "What right have I or what claim — who am no relation of papa's whatever — to so much, when you should have had it all? I do so hope you will see your way to taking advantage of what papa arranged — at the last. If you don't, promise me, Harvey, promise me that you will consider what is mine as yours" — she blushed more deeply still — "at least, that you will come to me for anything you really need."

He was hardly ready to make such a promise, even to please her; and he had to tell her so; but he did it so gently that she could not feel hurt, although so firmly that she could press the matter no farther. After that, the question of the inheritance was no more named between them.

Milly's method of expressing her sentiments on the matter was much more vivacious. "Mr. Phelps," she said, when she met him one day at Ethel's, "I can hardly find words to express my opinion of your folly."

The language was frank almost to roughness; but there was no roughness in the tone with which it was uttered. "Indeed?" answered Harvey, smiling.

"Yes, indeed. I'm afraid you don't know what you want in the world, and that is the one thing which is foolish above all others. The man who wants good things is admirable. The man who wants bad things is respectable, if he wants them hard enough and persistently enough and gives his life to it; but the man who wants first this thing and then that thing and then the other thing, and none of them enough to give his life to it — is foolish. Excuse my speaking harshly; but I have a certain privilege, you know, and I do it for your good."

She was ready to work even more energetically for his good. A few days later Kent called on her,

and she implored him to use all his influence to bring Harvey to a more rational state of mind. "So far as Ethel is concerned, I'm afraid it's of no use," she said. "Ethel is manageable up to a certain point. At that point she stops. I hardly believe even respect for her father's wishes would make her marry Harvey now. Yet she likes him. If he would only make an effort. Do urge him to make an effort."

Kent laughed. "You say Miss Harper is manageable up to a certain point. Harvey is n't — by me."

"But I know who can manage him."

"Ah?"

"Yes," she rejoined, and there was a slight hint of irritation in the sibilant. Then she added slowly, "That Diana Newton. How do they get their power, Mr. Kent, those little, brown, pale women? There's nothing to look at in her, except her eyes. How they do burn, her eyes. Do you think he'll marry her?"

"I have n't heard anything of it."

"You would n't. Men never ask each other's secrets."

"And women are so ready to tell theirs."

Milly thought of her little talk with Ethel, but she did n't allow that thought to distract her from the subject in hand. "Miss Newton is your cousin, Mr. Kent," she said. "Now why don't you see her and

reason with her? Ask her if she is ready to allow Harvey to give up a fortune and a career just for her. Or, no, she'll say he's doing it for duty, not for her. Point out to her that nobody will ever be sure of the fact. Let her stand out of the way, and let him do it just for pure, bare duty. That will be so grand — it ought to appeal to her imagination. I wish I could put it to her myself."

"Why don't you?" suggested Kent serenely.

"Because — because" — Any one who did not know Milly would have said she was embarrassed.

"I'll tell you the because," said the gentleman. "You're jealous of Miss Newton and afraid of showing it."

"You would never have guessed that if it were n't for a little talk we had once," remarked the lady, with some sharpness.

"Oh, yes, I should."

"It appears that everybody is getting to think they can read my feelings. Never mind. He must n't marry her, Mr. Kent."

"Why not?"

"Don't be stupid. Is he fit for that sort of life? She would lead him like a bull with a ring in his nose at a fair. She would put great weights — of ideals — on his shoulders, and make him tug and labor at the foundations of her castles in Spain. He would puff

his poor, patient sides, and toil after her, and everybody would applaud her and say, 'What a noble animal you have there, and how obedient.' He must n't marry her."

"In other words," Kent answered, still serene, "somebody else wants the noble, patient animal, and the glory of him."

"Not for building castles in Spain, at any rate. Mr. Kent, you know what I mean. Will you do it?"

"Oh, yes, I know what you mean, and I've thought of trying it myself. But see, you want me to manage two of the most unmanageable people in the world, two reasonable people. Unreasonable people you can manage, by supplying them with what they have n't. Reasonable people, who do their own reasoning, you can't. There's another thing strikes me," he added, after a little pause. "You assume that Diana will jump at the chance. I am not sure of it yet, and that's why I've hesitated. Will any woman marry Harvey, if he asks her?"

"Yes," said Milly, "after she gets to know him."

"Why?"

"Because he's strong and brave and gentle and wise and never thinks of himself."

Kent was absorbed, for a moment, in mock reflection. "I wish I were strong and brave and gentle and wise and not inclined to think of myself first and fore-

most, as I am. Then perhaps all the women would like me.”

Milly took her turn at the mock reflection now. “Possibly one woman may like you, Mr. Kent — not I. Oh, no, not I. Her liking would be worth having, too, and I don’t know why you should n’t have it, if others don’t appreciate it.”

When Kent was alone, he gave a few moments to real reflection.

CHAPTER XXII

THE PERSONAL ELEMENT

KENT thought the matter over for a day, and decided that it might not be unserviceable to talk to Diana on the lines Milly had suggested, and would certainly be amusing. Therefore he called the next evening in Newbury Street, exchanged a few words with Miss Whitcomb, and then got Diana to himself.

At first they talked about each other's occupations, Kent with much curiosity, she with little, and some disgust. "George," she said, "with your gifts, I hoped better things of you. After all, these newspaper antics do seem so much like a clown in a circus."

He was charmed with this view of the case, as may easily be imagined. "My gifts," he answered, "you overrate them. I have none but a weak stomach and a vicious determination to get ahead in the world. My journalistic antics—they are not mine, but those of humanity in general and the idealists in particular. I merely record them."

Diana sighed. "I don't complain of those who are born dull or material. But you were made for something better than your present way of life."

"I was. And I mean to get it."

Then, very naturally, they began to talk of Harvey.

"Now there's a person," Diana remarked, "who has given up of his own accord just the things you are striving for."

"Given them up for what?" said George.

"For something nobler, and better, and more ideal."

"H'm," said George.

"H'm? I suppose his is a case of the antics that afford you copy?"

"Rather."

"Oh, George, don't laugh at him," went on the young apostle, with enthusiasm. "Think what it means. After all, money is so much, especially when one has been all one's life accustomed to it. Those of us who aren't tempted may be very comfortable about it; but what would you do" —

"Oh!" was the protesting and unheeded interruption.

"What should I do if I had such a decision to make? Just think, he might marry Miss Harper, who is a very lovely girl, he might add millions to millions, he might give away so much and enjoy so much; and he abandons it all for a principle" —

"And a pair of brown eyes," suggested Kent, who had listened to this rhapsody in a very comfortable

posture, leaning back in his chair, with his finger-tips twiddling against each other.

He might just as well have thrown a glass of cold water into Diana's face. "What?" she gasped.

"A pair of brown eyes," he said. "You own them."

"George, George," her voice was full of tears. "Have your journalistic antics made you so low, so mean in your estimate of human motives, that you can't find anything in them but a selfish, personal element?"

"When it's a question of Harvey and girls, the selfish, personal element is the one to look for." He saw that every word was a stab to her, and he had less affection than ever for the rôle of philanthropist which he considered himself to be, at that moment, playing.

"But I'm not a girl," she urged, pleading passionately.

"Ah?" was Kent's cool interjection.

"My life is purely impersonal, abstract. These things don't enter into it. You know they don't. I'm not the sort of person any one would fall in love with."

"I'm by no means sure of that." The tone and the look that went with his remark put a color into her cheeks which made him even less sure of it than he might have been before.

“George,” she protested, “how horrid you are. I’ve flattered myself, with my foolish vanity, that I was really helping Mr. Phelps, really giving him a little light in the solving of his problem. Now you’ve spoilt it all. How can I ever see him with any comfort again?”

“It is wonderful what vanity will do for us sometimes,” said Kent, still coldly playing his rôle. But in his heart he was sick of it and pondered, with infinite disgust, on the annoyance which Harvey’s supersensitive conscience had caused not only himself but everybody connected with him.

With this interview in mind, it will not be supposed that Diana felt perfectly at ease, when Harvey called upon her a few days later. He himself had no misgivings and no discomfort. He was beginning to care for her very much, and knew he was. Why should he not? But his caring for her was of a different order from what he had felt for Milly or for any other woman. The others had distracted him from the deeper issues of his life. She was identified with all of them. When he was with her, he did not think of himself, he was absorbed in the higher effort and interest which she represented. With all the others, the first thought was, could they care for him. With Diana, it would be sweet if she too cared. Oh, how sweet. But her charm, her influence, her power,

would be just the same, if she did not care at all. He would live his life out as she bade him, do the tasks she set him, with no other reward than her cold approval and the inward sense of satisfaction with himself. It was thus that during the last month he had leaned more and more upon her guidance and suggestions, had devoted himself to reading the books she recommended, had visited and studied and offered his assistance in various charities which interested her. Now, after a brief interval, he came again for more advice and sympathy ; but her mood was very far from being attuned to his, and his innocent enthusiasm filled her with annoyance and irritation, though she made every effort to control these feelings and at first successfully.

When they had discussed his reading and his occupations for the past week or ten days, and Diana had expressed all the interest she could, the talk drifted to the settlement of Mr. Phelps's affairs, which had not been definitely known when they last met.

"And he did not leave you anything — anything at all?" Diana asked.

"He left me the place at Woodsley — where he was born — and my father — my grandfather's — a little, simple, country place — I am very glad to have it."

"Of course you are." For the moment, Diana for-

got Kent's insinuations, in the ardor of her sympathy.

"Do you know, Mr. Phelps, after all, you have done a very heroic thing."

"Quixotic," he suggested.

"No, no, no; heroic. It is what all of us, who feel as you feel, think we should have done; but should we? Money is such a great, comfortable possession, and one can find so much excuse for one's self in its power of doing good. I hope I should have done as you have; I hope so."

"Of course you would," was the earnest answer. "For you are sure, while I am so doubting and so uncertain; or was, till I knew you."

She did not relish this personal turn at all, and she met it with another. "If your doubt and uncertainty continue, there is still a loophole open, is n't there?"

He looked at her for a second, surprised at her tone, and not quite following her meaning. "A loophole? You mean the clause which provides for my being taken into the firm, if I should wish it?"

"I meant Miss Harper," she said slowly.

"Oh," his answer came more slowly still, "There can be nothing between Miss Harper and me. Only it was unfortunate that my uncle should have complicated an abstract question with personal feelings."

"Most unfortunate," she cried in hearty agree-

ment. "Personal feeling should not be allowed to enter into such questions at all."

But her eagerness had carried her too far. After all, it was better that she should know him as he was, should see that everything must be personal between him and her. And a strange impulse seized him to reveal to her that though she had won him by spiritual weapons, she had won him wholly for herself.

"Fortunately, or unfortunately," he began, with tumultuous speech that gave his words a triple meaning, "we are human, we can't be abstract. There will be personal motives. Miss Newton, from the very first time when we met so strangely, you have personified for me — it is you whom I" —

Her eager eyes and clasped hands broke his sentence in the middle. "Oh, Mr. Phelps, leave me my belief in you. Leave me my love and admiration for your great sacrifice, — those are the devotions I can understand, you know — the others seem to me — I — I don't care for them. Be a hero right through to the end. Let it all be heroic. We will never refer to this again, will we?"

He said nothing, tried to fall back upon his old conclusion that he loved her for her ideals, desired nothing more, if she would give him those, tried — and succeeded. Yet, now that it was evident that she cared nothing for him, never could, that she lived

high up in the region of the saints, where the air was always clear and always cold, the ideals, even hers, seemed, for the moment, a little less satisfying. Yet they were hers, they should be his, they always had been his, as he had learned them from Marcus, before he thought of her at all.

Then, to break the silence, he changed the subject abruptly, and talked to her of Marcus. They had often discussed him before, and Diana had expressed a great desire to meet him.

"I shall soon be able to introduce to you my friend, Upham," Harvey said.

She welcomed the new topic with eagerness. "He will be in Boston for a time, then?"

"For a long time, I hope. That is, at Glendale, only twenty minutes' ride out. He was in town yesterday and I saw him for a moment. He has been called to a little new church there. I am very glad."

"So am I. You will see him often, won't you?"

"I hope so. He has been more to me than almost any other person in the world." There was a light stress on "almost," which she did not appear to notice.

"Tell me more about it," she said.

Then Harvey, in such broken phrases as he was apt to use, gave her quietly some account of his first

acquaintance with Upham and how that subtle spiritual influence had worked its way into his life, which up to that time had been mainly muscle and sinew.

"But his influence must have been almost altogether religious, I suppose," she suggested, "not philanthropic merely?"

Harvey nodded.

"And?" she continued.

"I never went the full length," he murmured, meeting her thought. "I could n't."

"Ah, but you will." Then, after a little pause, she asked again: "Has Mr. Upham advised you during the last year? Does he approve of your course?"

Harvey hesitated before answering. "Yes and no," he said. "He would approve of it if it were any one else, I think. As it is, he mistrusts me, feels that I am earthly, and not capable, for long, of these high flights. I dare say he is right. It must be pleasant to be born all one thing or all the other."

"Oh," burst out Diana, with most eager sympathy, "none of us is born all one thing, or all the other; none, none, not one." Then the fear of misinterpretation paralyzed her, and he saw that it did. "I shall be very glad to meet Mr. Upham," she concluded quietly, a little coldly.

Harvey, as he walked home under the stars, repeated to himself again and again: "None of us is

born all one thing, or all the other ; none, none, not one." Nevertheless, he felt bitterly convinced that Diana was born all for Heaven, or, at any rate, she was not born for him.

CHAPTER XXIII

DIANA AND MARCUS

MARCUS arrived and Harvey was delighted. They had not written to each other ; but as soon as they met the bond between them seemed to be drawn closer than ever. Harvey found, or imagined that he found, his friend gentler and a trifle less uncompromising than formerly ; and Marcus felt that the spiritual flame in Harvey, instead of being dimmed by his winter's contact with the world, burned with a clearer and, above all, with a steadier light.

Harvey went to the first evening service held by the new rector. The church was a small, insignificant building, in a quiet corner, under old elms and maples. The organ was small and the choir small and as yet untrained ; yet something in the air of the place, or in Marcus's voice, perhaps, brought Harvey feelings which he had not known in the great city churches, where he had been all winter. Peace came upon him, for the moment, at any rate ; no definite attitude of mind, no simple solution of his troubles, just a broad and blessed sense of peace, dif-

fused from the dim altar, from the quiet responses of the worshippers, from Marcus standing there in the tranquil halo of his sacred office. Ethel and Milly were forgotten, even Kent's clear, good-natured mockery. Yes, even Diana's earnest eyes faded, faded in that soft, white, enfolding atmosphere of peace.

Afterwards, in Marcus's study, where books and furniture were tumbled about, not yet reduced, under the old housekeeper's hands, to any semblance of order, the friends had a long, quiet, pleasant talk. Harvey explained, in a calm voice, the circumstances of his uncle's will.

"And he left you nothing, then, except the place at Woodsley, nothing at all?" asked Marcus, just as Diana had done.

"Nothing else. Why should he?"

"Of course not. Yet it was a great deal to give up."

Harvey laughed. "You must either be very insincere or else have a very poor opinion of me."

"No," said the minister, still absorbed in thought. "I hope I am sincere. You know what my opinion of you has always been. But most people would have found some way to accept so many millions. There are subterfuges, you know."

"I suppose so ; but I was never ingenious." Har-

vey smiled as he made the remark. It was agreeable to be there, on the same old sofa, and to watch Marcus sitting in the same old swivel-chair, quiet as ever, his hands pressed together at the finger-tips.

“And you don’t regret it all?” asked Marcus, at length, somewhat abruptly.

Harvey’s smile faded, though his expression was only sober, not sad. “I don’t regret it for a moment, if I’m doing the right thing. I’m not quite sure yet, you know.”

“What are you doing?”

“Well, very little at present.” Then he gave his friend an account of his pursuits during the last month or two; but the account was not lucid, as he made no mention of Diana, and Marcus’s keen ear detected the omission. It was hardly likely that Harvey should be studying these different charities purely on his own initiative; possible, but not likely.

“What led you into all these things?” was the question that had to be met, when the narration was ended.

Harvey met it with his usual frankness and quiet sense of the humor of his own conduct. “A young woman.”

“Ah?” Marcus’s eye gleamed perfect appreciation of the candor of the answer, though his tone showed a trifle of annoyance.

“If you can call her such,” Harvey went on, his memory tingling with the smart of that last interview. “But not a young woman of flesh and blood; a saint, a statue, so you need n’t be in the least concerned about sentimental complications.” Then he gave his friend a full account of his acquaintance with Diana, including the meeting at the O’Briens’, the interview with his uncle, and all the rest.

Marcus listened intently, hardly moving, a warm light in his eyes, his fingers occasionally pressing more tightly against each other. Now and then he asked a question.

When the story was finished, he said: “She must be a remarkable person, Miss Newton.”

“She is.”

Marcus’s suspicions were again aroused by the warmth of tone in this speech. “She must have meant a great deal in your life,” he went on.

“Yes, she has and does and will. I revere her—as I do you.”

“Nothing more?”

“Anything more—anything else—would be incompatible with her nature. I told you she is n’t flesh and blood. I want you to meet her, Marc.”

Marc signified that social meetings with young women, even those who were not flesh and blood, were something totally foreign to the reserve of his

disposition and the seriousness of his calling. Then he turned to some further discussion of the various interests with which his friend was busying himself. But Harvey was set upon his object; and when he had got Marcus thoroughly interested in the working of a new plan for improved and modern tenements, so that he expressed an extreme desire to investigate it further, this young man, who had a little while ago modestly disclaimed all ingenuity, ventured to suggest that his own knowledge of the matter was painfully limited, but that a visit to Miss Newton would certainly clarify everything.

Marcus laughed his quick, sunny laugh, which was all the sunnier for its rarity. "By all means let us visit Miss Newton."

Two or three evenings later they did call on Diana. Harvey performed the introduction with the pleasure one feels in bringing two people one esteems into contact with one another. He hoped they would be friends in time, with his assistance; but he had performed enough of such introductions to know that they are apt to be unsatisfactory, and he hardly expected that the first meeting would lead to anything more than the establishment of semi-cordial relations. Well, he was disappointed. Perhaps it was because his two friends were neither of them flesh and blood; but they took to each other with astonishing rapidity.

Harvey had time to introduce modernized tenements as a topic of common interest. That was all. Before they had exhausted that subject, a dozen others suggested themselves. Had Mr. Upham seen this and that and the other? He had seen this and that, but not the other. She would like so much to show it to him and have his judgment on it, in comparison with this and that. An appointment for the purpose of such inspection was made at once ; and other inspections were hinted at which carried with them limitless possibilities of appointments in the future. It was all absolutely impersonal and in a region wholly foreign to considerations of flesh and blood ; but poor Harvey, sitting quiet on one side and only included in the talk by a courtesy which made him seem peculiarly out of it, felt that he had succeeded almost too well. As he walked home, after parting from Marcus, he foresaw, in dim apocalyptic vision, a possible approximation of his two friends, which had never entered his head until that evening, and which would leave poor him, Harvey, weak flesh and blood as he was, all a-quiver and a-tremble out in the wintry cold. But would it not be a beautiful and suitable thing? Could there be a perfecter match, a fitter union, one that would be more useful to the world and more delightful in itself? Was he not bound to help it on by every means that in him lay? Perhaps

so. But he sighed a little, as he thought of it, and reflected that if the way of the transgressor is hard, that of the would-be righteous is not always easy.

For some time after this he kept away from Diana. He saw Marcus often, however, and gathered that they two were working in common, as if they had known each other all their lives.

At length Marcus asked one day, "Why don't you go and see Miss Newton? She was wondering last night what had become of you."

Wondering what had become of him? He doubted that. It was hardly likely, with all the dependents she had on her hands, that she should wonder what had become of him. Yet, no. That was unjust. Her heart had room for him and for a thousand others, and he was glad enough to have a place there, even among a thousand. Above all, he was anxious not to show the slightest pique or petty soreness. If she could not care for him, except as an object of charity, nay, even if she could care for some one else, he would be large enough to appreciate her, and admire her, yes, and love her, as she would wish to be loved.

Thus he found himself waiting in Miss Whitcomb's parlor the second evening after Marcus had made the above observation. In a moment or two Diana appeared, dressed a little more elaborately than usual, in a soft, dark blue gown, with much lace at the neck

and sleeves. She had never looked lovelier, Harvey thought, never more ethereal and spiritual, more out of his common world.

She was kind and cordial, as always, but she expressed no wonder in regard to his absence, whatever she may have said to Marcus.

"I must thank you for bringing Mr. Upham to us," she began, almost at once.

"He would have found you, before long, anyway. If there is something good to be done, he is generally in it, sooner or later."

"Perhaps so. But you helped."

"I like to help," Harvey answered simply.

"I know it. And you do help," was her comment, simple also.

"Marc is a good fellow, is n't he?" Harvey went on, partly with genuine desire to praise his friend, partly for the bitter-sweet pleasure of hearing her praise him.

"He is exceptional, I think," she replied, with warmth. "There are a great many people, a great many ministers, who want to do the right thing; but they don't know how. He does. He knows just what to say and when to say it, and when to keep still, which is best of all; something I've never learned — because I'm a woman, I suppose. He has the power of winning people. Even in these few weeks I've seen

that. Oh, Mr. Phelps, that is the rarest thing. You can command people, you can buy people, you can persuade people intellectually; but to win people, to make them yours, so that they feel with you — that is what does good. And his ideas about life are so true and deep. He is working for a new world, without the silly distinctions of society or the greed of riches; but he is so moderate and tactful in doing it.”

“I am glad, so glad you like him.” His tone was earnest and hearty, because his feeling was; and he did not see how she could detect any trace of thought of self or dissatisfaction.

Nevertheless, as soon as he had spoken, she changed the subject, and said, with an unusual softness: “And you — tell me about yourself and what you have been doing all this time.”

There was neither undue eagerness nor false reserve in the natural account he gave her of his own affairs. He had become very much interested in the country hospital, he said. This was something newly started, to which she had first introduced him, a plan for finding suitable boarding-places in the country for poor patients who had been dismissed from the hospitals, cured of their complaints, but not strong enough to work, needing country air and quiet, for a time, before they could resume their ordinary pursuits. He had offered his services to the managers of

the affair and they seemed likely to provide him with ample occupation in visiting possible quarters, making financial arrangements, etc. This sort of thing might, he thought, perhaps be within his abilities, a chance, at any rate, for making himself useful.

She was enthusiastic at once. "Of course it is within your ability. You underrate your abilities. But this is something really worthy of them, a noble, beautiful thing to do. Oh, so much better than fighting for gold down in State Street."

The warmth of her words was sunshine to him, and he was basking in it luxuriously, when Marcus was ushered into the room. Did he wish to see Marcus just then? Of course he did, he always wished to see Marcus. There should not be one moment of petty jealousy to mar the beauty of his intercourse with these two whom he loved better than anything else in the world.

"I want to ask you about those people who own that tenement we were speaking of the other day, Miss Newton," Marcus began, after shaking hands with his friend. "You know I promised to see them and look into matters. I want to get all the facts from you first."

The facts were complicated and required a good deal of research into papers, memoranda, and records

of one kind and another, which Diana produced, as they were needed, and explained with extraordinary logic and lucidity. Harvey enjoyed listening for a time; but the feeling of being distinctly outside was strong upon him, and he finally made up his mind to take his leave.

"Don't go," urged Diana. "We've been rude, I'm afraid." And Marcus added: "I did n't come to spoil your call."

"Nonsense," returned Harvey, without a shade of apparent soreness. "I made my call before you came. Really, I must stop at Ethel's before I go home, and they won't be up if I don't get there soon. Ethel goes into training about this time."

Then he took himself off, and the others were again immersed in details of tenement accommodation, ventilation, sanitation, over-habitation, and other *ations* without end or limit.

When they at last emerged, they said a few words about Harvey. "I am so glad he has taken hold of this country hospital work," remarked Diana. "I think it will just suit him."

"If he finds what really suits him, he will do wonders," added Marcus. "I don't know whether you know him as well as I do, Miss Newton. If you do, you know that he is a man and a true and noble one."

She nodded. "Did you — were you able — to advise him — in his difficulty?" she went on.

"No," he answered slowly, "I could n't. I could n't take the responsibility. It is a great deal to refuse millions, with all they mean, of good as well as evil, in these days, or any days. We talk of it glibly, but when it comes to the point — even for myself, when I tried to put myself in his place — then, he is n't fleshless, bloodless, a natural fanatic, as I am," — the smile with which this was uttered showed that the man had the gift of getting outside of himself, a quality so rare in saints. "He relishes the world and the world's ways. It means so much for him to give them up. And he does it with no complaint and no trumpeting of his sacrifice."

"Yes," she agreed, "he is very noble about it. But I have felt, as you do, some question as to the wisdom of the decision — for him. May he not regret it some day?" And, after a pause, she added, "His cousin, step-cousin, Miss Harper, do you know her?"

Marcus shook his head.

"If he would marry her, you know, he would have all the property."

"But would she marry him?"

Diana's lip curled ever so little, with truly feminine scorn, as she answered: "I think she would. And would n't it be better? Would n't it give him a wider

sphere of usefulness, give him the large means which he so well knows how to use? But she is n't worthy of him, Mr. Upham."

"I dare say not," was the somewhat commonplace rejoinder.

Then the visitor took his leave; and on his journey home he thought a great deal about tenement sanitation, but also a little about the young lady who had supplied him with material for getting up the subject.

CHAPTER XXIV

THE END OF THE O'BRIENS

IT was the middle of May, and Miss Phelps and Ethel were making their preparations for Cataumet. Before she went, however, Ethel was very anxious to see something of the Reverend Mr. Upham, of whom Harvey had been constantly talking during the last month or two.

"Aunt Lucia and I," she said to her cousin, one morning, "were thinking that perhaps he would come and dine with us quietly some evening, as your friend. Of course it would be very quiet, and very informal, — just Miss Newton, say, and Milly, and Mr. Kent. Should you like it?"

"Of course I should like it."

"And he?"

Harvey reflected a little. "I think Marcus will come," he said. "Why should n't he — to please me? Though he does n't do much in the social line."

"Then we'll consider it settled — say for Monday, the fifteenth, if he can come. Oh, and Harvey," Ethel added, "you know papa arranged that two

hundred dollars a year was to be paid to that Mrs. O'Brien during her life. Mr. Legge is so slow about all those things; but he told me yesterday that he should send the first check in a few days now."

Harvey made no answer, for a moment. "The daughter is dead," he said, at length, in a hardish voice.

"Is she? I'm so sorry — though perhaps she's better off — with that mother. But I don't doubt the mother can use the money."

"Very likely," Harvey replied, in the same tone. "If she'll take it."

"Take it!" was the indignant rejoinder. "Refuse a legacy like that? Now, Harvey, that would be too absurd." Few experiences in her life had stirred the tranquil Ethel more than Mrs. O'Brien's tirades on the day of their visit to Hudson Street. "Take it! She need n't take it if she does n't want to; but I don't see how you can think that such people deserve any sympathy."

To this Harvey made no reply.

Both Marcus and Diana accepted Ethel's invitation, after some urging. "It is very kind of her; but I am out of place at a state dinner," said both of them, in substance. To which Harvey replied that it was not a state dinner, and that they were not going for formal sociability, but that his friends might meet

his friends, and to please him. To which argument they both yielded gracefully. Needless to say that neither Milly nor Kent required any urging whatsoever.

The dinner was perfect, like all Miss Lucia's dinners. Ethel's black gave her firm figure a little more delicacy than usual, and was very becoming. She and Marcus seemed to take to each other from the first, and to have elements of sympathy beyond the mere fact of their love for Harvey. Milly, light and bewitching in her pink frock, sat on the other side of the young minister, and also gave him her almost undivided attention, speaking of things religious and sacrilegious, with the amiable candor which had captivated many members of his cloth before.

Diana and Kent sat opposite these three, Diana this time in quiet brown, so that Milly's splendors had full possession of the field. Diana had not seen her cousin for some time.

"George," she said, "I've been looking over your book. I'm more ashamed of you than ever."

"No?" replied George, cheerfully, sipping the golden Liebfraumilch, "is it possible? 'Immoderate Exposures,' I presume you mean. What's the matter with it?"

"It's so indescribably vulgar, — vulgar people, vulgar pictures, and most vulgar language."

"Well, I'm vulgar," said George, taking another slow sip with infinite relish.

"No, you're not. You have immense possibilities of refinement in your nature. If you were vulgar yourself, you would n't have such a keen eye for the vulgarity of others."

"That's very shrewd and very complimentary. Don't you think we could go a little farther and make out that I only depict the vulgarity of life to show its objectionableness?"

"Not a bit. You describe it as if you loved it. And you make others love it. It is n't funny to be vulgar. But you make it seem so."

"It is funny to be vulgar, cousin mine. It is funny to be anything in this funny world, even an enthusiast and a reformer." Then, taking a fancy to make the conversation general, he spoke across the table. "How do you like my last book, Upham?"

"I have n't seen it," was the composed reply. "I read one of the others."

"And that was enough?" suggested the snubbed author. "My cousin here is ashamed of me. She thinks I might be better employed than teaching the vulgar to laugh at themselves."

"I think so too," Marcus answered gravely.

"Yet is n't it a beautiful, golden thing to laugh?" continued the journalist, laughing, as he defended his

occupation in life. "Go out into the street and see the hungry, careworn, eager, anxious, hard, greedy faces. All I want is to relax them a little, to soften them a little, just for one moment. I'm an enthusiast, too, you see, and a reformer, and a philanthropist. Would you believe it?"

"No," said Marcus, with undisturbed serenity. "I don't."

"But I do," Milly broke in. "I think Mr. Kent is a moralist and a prophet, after his fashion. 'Pity is akin to love,' says the poet. I think laughter is, too. When you are laughing at people, you are n't hating them, or quarreling with them. Indeed, I am sure you must be rather inclined to charity and tolerance."

"That's it," remarked Diana. "There are things one ought not to tolerate."

"Things, perhaps, not people."

"Bravo!" cried Kent, delighted with this exchange of shots. "Laughter is as broad and charitable as the sunlight. It embraces even those who hate it most, and finds its sweetest nutriment in the dense earnestness of those who preach against it. So now, cousin Diana."

After dinner Marcus followed the ladies, leaving Kent and Harvey to their cigars in the dining-room. Upstairs Milly attached herself to Diana; and the two, seated on a sofa in a quiet corner, prepared for

a pleasant little sparring match, in which it was difficult to foretell the victor. Marcus seemed decidedly to prefer the calmer society of Ethel, and as Miss Lucia soon excused herself on the plea of fatigue, he had an excellent opportunity to get acquainted with his friend's cousin and to study the advantages which his friend had thrown away.

"I am very glad to have this chance of talking with you about Harvey," began Ethel, after her aunt's departure. "He has talked so much of you. I know that no one has so much influence over him as you have."

Marcus understood her perfectly. "And you think I have used that influence in a very unfortunate way?"

"Unfortunate for us," she answered, with the frankness which was her greatest charm.

"But for him?"

"Of course, I can't tell as to that — yet. Nor can you. Nor any one. But don't you think you have taken a great responsibility, Mr. Upham?"

"It is the first duty of my calling to take responsibility for human souls."

"True," she replied slowly.

He was pleased with her open-mindedness, but went on, with some haste: "Yet, to speak candidly, I have shunned the responsibility in Harvey's case.

I did sow the seed, I suppose ; but I have refrained, as much as in me lay, from cultivating it."

She looked at him with earnest thought in her warm brown eyes. "Then you do feel that the responsibility is serious?" she asked.

"I do — very serious. Harvey's is a big, complex, many-sided nature. Neither you, nor I, nor he himself, can decide off-hand what is best for him."

"Oh, Mr. Upham," Ethel urged, with a singular depth of pleading in her tone, "if you feel that way, do give us the benefit of it. Let Harvey come back to us, if he will."

Then she colored a little at the full bearing of what she had said. "It is nothing to do with me personally. Pray believe I am speaking for his good. Harvey and I are brother and sister and can never be anything more. But that he should throw away such a chance of being something in the world — And that I, who have no claim whatever, should get so much that belongs to him — It is n't right. You must see that it is n't right."

Marcus was touched ; but he was not the sort of man to let his feelings run away with him. "As I told you, Miss Harper," he said, "I have abstained from influencing Harvey, when it was very difficult to abstain. I could n't interfere now, even if I thought it best. And it would do no good. Harvey

is a man who must and will work out his own life. All we can do is to stand by and watch the struggle with absorbed interest."

Then Ethel dropped the subject, realizing that she had met a nature just as firm and immovable as her own, though in a different way. She respected him and he her, and they began to talk of things of no interest whatever to either of them.

But Milly and Diana had been fencing joyously.

"Do you know," said Milly, "I envy you."

"Really?" Diana answered, with some suspicion. "How is that?"

"It must be delightful to see so much meaning in life, to strive and struggle on, with so much enthusiasm, towards a definite end."

Diana laughed a little more comfortably. After all, if this creature of frail frivolity was making fun of her, what did it matter? "What is the definite end towards which I am working?" she asked.

"I don't know; but I thought you did." The perfect simplicity of the reply seemed to deprive it of all impertinence.

Diana parried, without making a definite response. "Do you give me to understand that you don't see any meaning in life?"

Milly looked down into her pink lap, at her little hands, which showed work in spite of all the mani-

cure she bestowed on them. "Meaning? Yes," she murmured. "Gleams of meaning, shreds of meaning, spidery films dancing in the sunlight. You get an end of one between your fingers — so — on a summer morning, and think it will lead you to heaven. Then, in an hour or two, the fog comes, thick, and the film melts away, and you grope — so."

"I'm afraid you have nerves," suggested Diana, as little scornfully as possible.

"Nerves?" was the answer, very scornful indeed. "Have n't you nerves? I read them all over you. But probably you have a will that keeps them in order. I have n't." Then she leaned close to Diana, with a hand on her arm, and no human being could have told whether she meant what she said or not. "I suppose it is my nerves, but there are times when I feel that I should like to outdo you — far. The instinct of sacrifice — great big sacrifice — is in me if I let go. I should like to wear sackcloth next my skin and strew ashes in my hair, tend loathsome diseases from morning till night and kneel on cold stones from night till morning. I really should. Only I'm afraid it would be ridiculous."

"It would," said Diana, laughing, not very sympathetically. "But why bring me into it? I don't wear sackcloth nor strew ashes in my hair."

"Don't you?" The words were nothing; but the

tone — if Diana had not been a Christian, she would have struck her.

“Then,” continued Milly, in the same low, intense voice, “it all goes.” She made a gesture, as of sponging a slate. “And the world comes back again; the gay world, the merry world, the beautiful world: laughter, and waltzes, and bridge, and frocks, and champagne — illimitable. Nerves, I suppose. But, do you know, though Mr. Phelps has no nerves, I’m as sure as sure it will be just so with him. And that is the whole point of my little sermon. Sackcloth and ashes seem lovely to him now. But it must be that that film will run into fog some day and he will lose it, and then the champagne and laughter will seem lovely. I hope it won’t be too late.”

The infinite impertinence of this tirade was not lost upon Diana. It was not meant to be. Yet how could she get angry? Why should she? Again she laughed, as scornfully as courtesy would permit; for she was human. “I hope not also,” she agreed. “But for all I can see, Mr. Phelps is as far from sackcloth as he is from champagne. In any case, I don’t quite know how it concerns me.”

“If you don’t, I don’t,” said Milly shortly. “Let’s go over and look at Ethel’s photographs.”

Meanwhile Kent and Harvey smoked and sipped their *crème de menthe*, talking vaguely of liqueurs

and ladies. Kent had tried hard for weeks to say just the right word to Harvey, but they had both been a great deal occupied and Harvey had been unresponsive. Now seemed a good opportunity for an attack along a new line.

"It must be rather hard, old chap," he began, "to throw away everything for a pretty toy and then not get it."

"What's all this about?" asked Harvey, as yet unsuspecting.

"Diana," said the other; and blew the name to heaven in a cloud of smoke.

"Oh," went in non-committal fumigation after it.

But Kent had not interviewed all our leading politicians to be discouraged in that way. "You won't think I'm over-inclined to interfere" —

"I may," Harvey suggested.

"Very well. I don't care if you do. But it occurred to me that, as a disinterested outsider, I might call your attention to the fact that our friend Upham and our cousin Diana seemed singularly adapted to each other, and from some things that have come to me I imagine they may be on the way to find it out."

"Really?" If Harvey's puffs came any quicker or any slower, his friend's keen eye could not detect it. "Do you know, George, I am dull, but your idea is one that occurred to me some time ago?"

"Ah, and what do you think of it?"

"What should I think of it?"

"I did n't know but you might not like it."

"On the contrary, I should like it very well."

"Then I was mistaken. I often am." Kent lifted his glass and took a meditative sip. Afterwards he held the clear emerald liquid against the light and surveyed it critically. "This is a pleasant way to live," he said, setting the glass down, and waving his hand over the table, with its flowers and silver. "To think that you might marry either one of two charming girls and live in splendor all the days of your life!"

"Two?" repeated Harvey, with very languid interest.

"Why, there is Miss Erskine and Miss Harper."

"You seem to be overwhelmingly matrimonial tonight, George. Miss Erskine has already refused to marry me. And Miss Harper certainly would."

"Indeed? I did n't know," answered the journalist, as meekly as any lamb. "Still," he continued, in the same lamb-like tone, "I've heard it said that it does no harm to ask any woman twice."

Harvey made no reply; and as the cigars were finished, the two went upstairs.

In the drawing-room the conversation was general and not very lively; and a ring at the door was wel-

come to Diana as announcing her carriage. It was not her carriage, however. There was a few moments' delay, accompanied by the sound of voices below. Then the butler came into the room, in a somewhat perturbed state of mind ; and before he could speak, he was followed by the whirlwind apparition of Mrs. O'Brien. Rushing straight up to Ethel, she threw an envelope into her lap. "There's your money," she cried, in her strident, unnatural voice. "I'd have brought it before, only I did n't get home till late from working all day. Do you suppose I'd have it in my house a minute? There's blood — blood on it. Do you know my Maggie's dead? And who killed her? The man that stole that money — stole it, I say — yes, stole it — by wringing and grinding and treading on the poor. And now he tries to smooth things over by giving back a drop of it. Did you think I'd take it and be bought that way? Do you think, for fifty dollars, I'd give up the right of saying he's in hell? — in hell? — in hell?"

The instant the woman entered, Diana had understood the emergency, and set herself with divinely quiet tact to get her out of the room. At this point she succeeded, and nothing more was heard but the echo of incoherent raving, as they gradually withdrew downstairs and into Diana's carriage, which fortunately had just arrived.

The awkwardness that fell upon the company after this episode was such as one experiences only a few times in a moderately long life. Ethel, pale and shaken more than she had ever been before, tried to do something to support Milly's tactful efforts at conversation; but evidently the thing for the men to do was to get away as soon as possible; and they did.

"If it had been a man! If it had been a man!" cried Kent, when they were in the street. Ethel's paleness had stirred him to unusual wrath.

"But the woman was simply crazy, neither more nor less," Upham urged.

"Bah! Crazy! So was I."

CHAPTER XXV

THE EVERLASTING ARMS

ON a warm June Sunday, Harvey and Diana rode out in the open car to Marcus's evening service. They had long planned to do this; but Diana had many engagements, and Harvey had determined not to seek her society without a good excuse. This evening tempted him, however; so he telephoned and found that she was at leisure and glad to go.

The little church was dimly lighted and only partly filled. Diana chose a pew at the back, in a quiet corner, close under the open window. If your thoughts wandered and you looked out, you could catch the calm twinkle of the stars through the elm boughs, rocking gently in the summer breeze. Even if your thoughts were most devoutly fixed, the sounds of night would mingle with them, the long, low rustle of the foliage, the perpetual throbbing murmur of a thousand hidden creatures, broken now and then by the clang and rush of a car or the tramp of horses' feet.

Harvey's thoughts were not fixed altogether. In-

deed, at first, he paid little heed to the service. Diana was beside him, close, their garments touching; and that proximity was too intense to leave, for the moment, any room for vaguer things. Yet there before him also was Marcus, dim and quiet in his sacerdotal robes, moving about the duties of his sacred office with a priestly dignity. Was not his proximity to Diana in reality closer than Harvey's own, a spiritual proximity beside which that of flesh and blood was cold, limited, and incomplete? The thought was so deadening that he instinctively drew away from her a little, as if their physical contact meant a separation and a bar. It is true that Marcus had not, as yet, suggested any special feeling on his part toward Diana; indeed, Harvey sometimes doubted whether his friend ever analyzed, or wished to analyze, the situation. But it was not alone Kent's unkind innuendo—it was Harvey's own sense of the peculiar fitness of the match, his keen appreciation of the sympathy in nature and in aim which drew the two together, that made him feel as if their union, sooner or later, was inevitable. With that thought in mind how was it possible for him to cherish these pleasant proximities or to do anything but crush the great, the almost overmastering hunger that possessed him?

These thoughts filled his mind during the first part of the service, they mingled with the low responses of

the kneeling women and blended with the hushed, distant murmur of the throng of summer insects. Then Marcus began his discourse, and gradually the burden of it forced itself into Harvey's ears, just a brief simple burden, the grand phrase of Deuteronomy, "And underneath are the everlasting arms." The preacher attempted no elaborate logical development. He spoke without notes, and gradually warming with the power of his theme, he dwelt upon the weariness of common life, the weariness of success, the weariness of power, the weariness of blind strength hurling itself forever, in sinewed impotence, against the barren cliffs and thorny thickets of the world. And ever, as he depicted the failures of such strength, all the weaker because of its superb confidence in itself, he brought his hearers back to the immortal calm of the old refrain, "And underneath are the everlasting arms," "And underneath are the everlasting arms."

And Harvey, as he listened, forgot the vague sounds of humanity outside and the tranquil chorus of the insects, forgot the dim presence of the worshippers, forgot even the enchanting nearness of Diana herself. They were for him, these words, and they burned themselves into his brain. Who knew better than he the weakness of strength, its barren self-confidence, its absurd inadequacy in dealing with the

serious problems of life? Always hitherto, in all his difficulties, he had trusted in himself, trusted in his muscle, in his nerve, been unwilling to make the real surrender that the fuller life of the soul demanded of him. Now that trust began to fail. At last he dimly seized the possibility of something higher and broader and deeper and stronger than human muscle, and human nerve, and human strength. The white figure of Jesus shone out and burned before him, as it had never done in other days. The whole mighty clasp of the divine seemed to enfold him in the awful repetition of those words, "And underneath are the everlasting arms," "And underneath are the everlasting arms."

After the service they waited a few moments for Marcus; and he walked with them to the car. The conversation was mainly between him and Diana, who thanked him, with much feeling, for his brief talk.

"You ought to have, you must have a wider circle of hearers," she went on. "Such preaching as yours must not be wasted on a little country parish."

"You overestimate it altogether," he replied. "But such as it is, I don't think it wasted. I believe I am more fitted to talk simply to a few earnest people in the twilight than for anything else. At any rate, I always feel, myself, that I talk better in that way."

Then he went on to suggest some difficulties in his parish work and to ask her advice about them. Harvey listened and answered, when one or the other made a courteous effort to bring him into the conversation ; but, for the time, his thoughts were on other things.

Riding home beside Diana he was equally silent, and after one or two attempts to make him talk, rendered doubly difficult by the noisy surroundings, she too settled into quiet reflection on the experiences of the evening.

When they got out at the corner of Fairfield Street they passed back of the car, and Diana, who was ahead, stepped directly in the way of an automobile, which was going quite as fast as the law allows. She screamed a little, and stood still, paralyzed for the moment. One or two other women screamed a good deal. But Harvey reached forward and, catching her under the arms, swung her back to safety. Then the automobile passed one way into the darkness and the car the other, and the two were left standing in the middle of the street.

"I beg your pardon," said Harvey, with his usual tranquillity.

She looked at him trembling. It was the first time she had got any direct impression of the splendid vigor of his muscles. "My pardon?" she repeated.

“Where should I have been now, if it had n’t been for you? How strong you must be.”

As they started to walk home, Harvey saw that she was somewhat shaken and disturbed. “You had better take hold of my arm,” he suggested.

She did so, without speaking. To have her so close to him, so dependent on him, her whom he felt to be in reality so much the stronger of the two, made a curious blend with the other impressions which the evening had afforded.

When they reached her house, she asked him to come in, and he accepted the invitation. A mighty desire possessed him to tell her of all he had felt, of all he had been through, to compare sensations with her, to find out what her experience had been of this vast exaltation, this supreme repose. Something of the kind he attempted. There seemed to be a blind and painful groping of his spirit towards her; but it was fruitless and unavailing, ended in little more than a commonplace expression of pleasure in Marcus’s gift of teaching and preaching, ended, as their conversations were now so apt to do, in admiring eulogy of Marcus himself. Why was it that she was so difficult to approach, so remote from him, so almost on her guard, as it appeared, against any touch of sentiment or sympathy? Was it because he had been so abrupt with her, had so foolishly, so crudely intro-

duced a merely personal element into their relation which she would have kept wholly ethereal and abstract? He could not help asking himself whether she would resent the personal element as much when it was embodied in Marcus. But then, Marcus had tact and he had none.

As he fell asleep that night, these thoughts were strangely mingled in his mind with the strong emotions of the earlier part of the evening, and the sense of separation from her made him recur again to the overmastering refrain, "And underneath are the everlasting arms."

CHAPTER XXVI

“GO ASK HER TO-MORROW”

DAYLIGHT and the return to commoner things dulled, for a time, the intensity of Harvey's religious experience. It was there, hovering in the background ; but still the old, stubborn Adam fought against it, not so much in the longing for pure worldliness, as in the hatred of self-surrender, the unwillingness to give up quite to the new commanding influence, to come out squarely and openly under the leadership of Christ. If Marcus had been approachable, available, had laid the earnest softness of his touch on his friend's heart, at the appropriate moment, the thing would doubtless have been done. But just at this time Marcus was very busy with his own concerns, often also with Diana's, whom Harvey was still disposed to avoid. And Harvey found himself more and more engaged with his country hospital. The work was growing. Those who managed it, finding that he had leisure, intelligence, and inclination, left him more and more of the burden. He threw himself into his task with much energy, and devoted all the

first part of the summer to a new method of organization which put the whole scheme on a more satisfactory business basis and gave great promise of success in the future. Thus he saw very little of his two friends; but what he did see confirmed him more and more in the impression that they were drawing nearer to each other.

It was an intensely hot evening toward the end of July, and Harvey was sitting in his room, in distinct undress, perspiring over the hospital accounts, when he was astonished by a visit from Marcus.

“Come in, old man,” he cried, “and take off your clothes. You’ll die, if you don’t.”

“No, you come out with me,” Marcus replied. “We’ll stroll somewhere. It’s cooler outside.”

Harvey glanced at his accounts and thought that this meant the small hours of the morning. Then he glanced at Marcus and saw that he was paler than usual, looked almost ill, in fact. It might be the heat. It was more likely to be something else, Harvey thought, and thought he knew what that something was. So, without further discussion, he put on his collar and coat and followed his friend into the street.

They walked down the avenue more rapidly than was quite consistent with comfort in such a temperature, talking of things indifferent, other conversation being hardly possible amid the roar and rattle

of cars and the varied confusion of the crowd. In the same way they continued down Boylston Street till they reached the Public Garden. There Marcus turned in, and, after some searching, they found a seat to themselves, out of the glare of the light, where they could exchange their thoughts in comparative peace.

At first it seemed as if they had none to exchange, and they sat side by side in silence, Harvey tranquilly enjoying his cigar. A breath of freshness began to pass through the night air. Overhead the leaves trembled softly. Distant sounds of every kind mingled together in rough harmony. A man and a woman were sitting on a bench near them, half hidden by an intervening thicket. The man spoke low, steadily, passionately. You could hear the tone, though not the words. Now and then the woman uttered a vague murmur, more passionate than his.

Finally Marcus began to speak. His voice was a bit hurried and broken, lacked the soft note of command which naturally belonged to it. "I want to ask your advice, Harvey."

"My advice? It's not worth much."

"It is to me — just now." He paused again, as if at a loss for words. "Miss Newton" — he went on. "I've got singularly fond of her, you know."

"That's quite natural," was the sympathetic reply.

“I don’t know whether it is or not.” Now that he had started, Marcus spoke with his usual ease, but he still looked away from his friend at the man and woman of the passionate duologue. “I don’t know whether to be ashamed of it or not.”

“No,” interrupted Harvey abruptly.

“I don’t mean ashamed of the feeling, but of myself for having it; — I’ve never thought much of those things, kept away from women, believed in a priest’s exclusive devotion to his work. I really hoped that it would be so with me, that I was stronger or colder than other men. I was a little proud of it, I’m afraid. And now — she’s different from other women, Harvey.”

“They mostly are,” was the sententious comment.

“I shan’t blame you for laughing at me,” continued the minister, in all humility.

“I’m not laughing — really,” answered Harvey, with earnestness. “I’m not much of a laugher, as you know. As for Miss Newton — she is different. She is not flesh and blood, as I told you once.” — Ah, how clearly he remembered that interview. “She’s pure spirit.”

“Yes,” Marcus agreed. “And therefore I’m making a fool of myself.”

“Not a bit of it,” replied his friend, with energy.

“You are just the one for her — and she for you.”

Marcus sat up and looked Harvey straight in the eye, laying an eager hand on his arm. “Do you think so?” The passion of his tone struck cold on Harvey’s heart. “Don’t encourage me unless you really think so. You don’t know what she’s grown to be to me. I hear her voice when I pray morning and evening. I see her face when I stand at the altar. It would be terrible if it were n’t so beautiful. It would be wicked if it were n’t right. Harvey — do you — think she cares for me?” He bent forward and covered his face with his hands. A little shudder shook his frame and Harvey felt it.

“How can a man tell positively about these things?” he answered, with his wonderful gentleness. “She must love you, old man. How can she help it, when you have everything in common?”

For a little while nothing was said. The breeze rocked the great branches of the elms more audibly. The man and woman had ceased speaking, save for an occasional whisper, and sat with their hands clasped, looking now and again into each other’s eyes.

When Marcus spoke, it was without changing his position, and with a certain abruptness. “I thought at first you loved her yourself, Harvey.”

Harvey met the thrust unperturbed. “At first I thought so, too.”

Marcus sat up and looked at his friend. “And now?” His voice was hoarse, harsh almost.

“Now I see she’s not my kind,” continued the other calmly. “Not flesh and blood, you know. I am. She belongs way, way up above me, just as you do. I can never get up there, and if I did I could n’t stay. I can only look up—and stumble in the mud, while I’m doing it.”

The instant response came, low and eager. “If I thought, for a moment, I were coming between her and you, I would tear the image of her out of my heart, if half my heart went with it.”

“I know you would, I know you would,” answered Harvey, in his most commonplace manner. “Luckily there’s no need of anything of the kind. Go ask her to-morrow. I know what she’ll say to you.”

“Ask her,” repeated the minister, after another brief pause. “I don’t know how. What words?”

“Don’t think about the words. All that will arrange itself.”

“And to-morrow,” Marcus went on. “She’s going away to-morrow—for six weeks. Did n’t you know it?”

“No.” Any one but a lover would have started at

the sound of the monosyllable ; but this priest-lover heard it not. "I could n't ask her so soon," he continued. "I will wait till she gets back — give her time — give myself time."

"Better have it over," was Harvey's friendly suggestion.

"No, no, I could n't. I must think of it further, must adjust my life to it, must make myself more worthy of her. I am so unworthy. — Harvey, do you think she can say yes?"

Again Harvey asserted, with the most commonplace candor, that he had every reason to think she would ; and during the remainder of the evening he listened, with an unflinching patience, to his friend's doubts and questions and difficulties, to those intensely personal outpourings which come so readily from every lover, priest or layman, high or low.

When Marcus had at length departed, and the accounts of the country hospital became the urgent necessity of the moment, Harvey, even while he worked at them with all his energy, felt himself oppressed by an overwhelming sense of desolation and solitude. On toward the pale morning hours he labored, when the city sounds were hushed into comparative quiet and the slow ticking of the clock was the only accompaniment to the dull thud of figures on his heated brain. Another sphere ! Another

sphere! Those two were like pure, dim, twin stars floating serenely, in another sphere. And for his gross flesh and weary sinews there was nothing but dull, perpetual plodding on the barren surface of the dusty earth.

CHAPTER XXVII

THE WINDFLOWER

HARVEY saw Marcus once or twice during the next week or two, and received his friend's confidences always with the same patience and sympathy. Nevertheless, it was something of a relief when the rector went to pay a short visit to his invalid mother in the western part of the state. Harvey felt that if once that marriage were arranged and over, life would be easier to accept and to endure.

Through August the country hospital required constant attention. By the end of the month, however, the new organization was completed, things were to a certain extent running themselves, and Harvey found himself without enough to do. The weather had been close, heavy, and depressing all through the month. Every one but Kent was out of town, and Kent was always busy. Harvey passed a good deal of time in thinking, and thinking was an occupation he never liked. He thought of Marcus always with love and reverence, yet just now with a little touch of estrangement. He thought of Diana, and

the thought was bitter-sweet. Yes, he could never forget what she had done for him, been to him. That memory would light him and guide him always. Only, at present, the light seemed a trifle far away. There were dark spots in the road, full of mire and mist, ever ready to befoul and befog the unwary traveler. Even the work he had been doing all summer, the hard work, the really good work, did not quite satisfy him. After all, there was nothing very spiritual about it. Every one had praised his aptitude, had hoped he would be able to continue in the same enterprise and others. He hoped so himself and expected it. Yet what he had done was a matter of business, not so very unlike his duties in his uncle's office. He had even been dismayed to find that good, charitable, devoted people were inclined to be wonderfully tolerant of some of the business methods which had excited his wrath and disgust, especially when their own philanthropic pursuits seemed likely to benefit thereby. He said to himself that these earthy mixtures were matter of course in all the doings of the children of earth. He was far from being definitely discouraged, as he had been a year before. Diana's influence and energy and enthusiasm had taken hold of him too deeply for that. But he was weary, — weary in body and still more in soul, doubtful, lacked hope and clear vision of the future. At the

moment, it seemed as if an entire change, even if only for a little while, would be thoroughly acceptable.

Then Ethel wrote and asked if he would go yachting with them for September. "You need it, I am sure," she said. "Aunt Lucia and Milly and I are going, anyway. If you go, we shall ask Mr. Kent. We start on Monday, the fourth, and are coming up Friday to stay over at the Touraine and make our preparations. Come and see us there and be prepared to say you'll go."

Harvey read the note, then leaned back with his eyes shut, thinking it over. "Yes, he would go. He could leave now, and he had surely earned a vacation. And the yacht—he loved it so. The reek of the salt air filled his nostrils and made his blood dance. Milly was going too. Well, why should he not see Milly? He had chosen his path and certainly he should walk in it—even alone—even with the vision of those other two walking together in a golden glory which he could not share. But Milly was gay and frank and merry. Her laughter and the sparkle of the waves would do him good. Then, when he came back, Marcus's little affair would all be settled. There would be nothing left but to congratulate and adjust one's self to permanent relations. Yes, he would go."

So Friday evening he went to the Touraine. They

were all there, and they were all good to him, and it was very pleasant. Some little courteous reference was made to his present occupations, but there was no raillery, nothing unkind or satirical. The talk turned mostly on Cataumet and the summer's doings there; and Harvey found himself listening, with a rather hungry interest, to various personal details of flirtation and sport. This was not the atmosphere which Diana and Marcus would have approved. Harvey did not approve of it himself. But he had grown up in it. It seemed desperately natural, and for the time very agreeable. Then they discussed their coming trip, and Harvey was the one they all turned to. Harvey knew the Maine coast. If he knew it! Had he not spent summer after summer there, till three years ago? Harvey knew the Windflower, and all about other yachts, and yachting, and yachting ways. So they chattered till twelve o'clock and after.

"He seemed to like it," said Ethel to Milly, as they were going to bed.

"He seemed to," was the thoughtful reply. "I doubt if he really did."

Saturday evening Harvey called, and again Sunday. On the latter occasion he found only Aunt Lucia, as Ethel had gone out.

"I'm so glad to get you alone, Harvey," began his aunt. "I want to talk to you."

The young man blandly signified his willingness to undergo the operation, though he was rather astonished at Miss Lucia's decided attitude.

"I think"—she went on, "I am afraid—that Ethel is going to marry Mr. Kent."

Harvey had often thought of this, even mentioned it jestingly to Kent. If it had been spoken of in general terms, he would have approved, he did approve. Yet something in the idea was disagreeable to him. Was it necessary that just now the whole world should be busy with marrying and giving in marriage?

"What put that into your head?" he asked.

"Well, they're a great deal together. He's been at Cataumet a number of times this summer, you know."

Harvey did not know. He had been at Cataumet only one night himself, and had heard nothing of Kent then. But if the affair was palpable to Aunt Lucia, it must be very palpable indeed. Then, after a moment's thought, he conquered his repugnance, and expressed his broader view. "Well, and would n't it be a good thing?"

Aunt Lucia looked, for her, considerably annoyed. "He's got nothing, of course. At least, I don't suppose he has. And he's so very—forth-putting, I might say. Young men seem to be so nowadays,

all but you, Harvey. — And I don't believe your uncle would have liked it."

"I don't know," was the thoughtful answer. "I'm inclined to think he might have liked it very well."

"Oh, but you know what he wanted — about you and Ethel," the old lady continued, with tears in her eyes. "He loved you both, so much."

"I know he did. But, Aunt Lucia, Ethel would never have cared for me."

"Yes, she would, you silly boy. You would n't let her."

For half a second Harvey saw the last two years as one vast mistake. It is a painful thing, as most of us know, to get a glimpse of a considerable stretch of life under that aspect. But the thought passed quickly. "It could never have been," he said. "As it is, I think we must be glad that George should have her. He's a good fellow."

Then Ethel herself came in, and that conversation ended.

Monday was a bright, clear, hot day ; and as Harvey stepped aboard the Windflower he felt that he was entering another world. The spotless deck, the dazzling twinkle of the polished brasses, the lazy oscillation of the trim schooner in the tide, all carried him back to old days when the thoughtless enjoyment of this world was everything, and conscience, with its

dim disquietudes, had not entered in. He gripped the ropes of the side-ladder with sudden intensity, as if he were meeting the clasp of an old friend.

An even warmer grip was reserved for the scrawny brown hand of Captain Jim Ogden, who for fifteen years had managed Mr. Phelps's boating matters, passing the winter in charge of the place at Cataumet. Captain Jim was a tall, lank, shapeless down-easter, who had knocked about the world since he was ten years old, yet kept a heart as innocent and candid as Harvey's own, with a head that would stand any kind of a knock and keep steady in every sort of an emergency. He had been a marine foster-father to Harvey, having plunged him into the water for his first swim, and pulled him out after the upsetting of his first catboat. Honest Captain Jim! Harvey had almost forgotten him in the different atmosphere of the last few years. Now his bluff, hearty greeting was delightful — except for the "Mr. Phelps" at the end of it.

"I say, Jim, old man, cut that out. It's Harvey or nothing."

Jim grinned, spat over the rail, and proceeded to exhibit the latest improvements.

Promptly at twelve the anchor came up and they were off, with a freshening easterly breeze, which bade fair to shove them along properly, when they

got clear of the harbor. The Windflower was an excellent sailer, but she was broadish in the beam, built for stiff seas rather than gallery work, and there was no denying that it suited her best to have the wind well on her quarter.

"Now, Harvey," said Ethel, as they stood in a group on the after deck, when lunch was over, "you're skipper. Is n't he, Captain Jim?"

"Sure, Miss. Who else?"

Harvey made no answer; but his chest expanded under his white flannels, and stepping to the wheel, he took the spokes from the helmsman, handling them as if he had done nothing else from his cradle. Oh, the pleasure of feeling the boat turn and quiver in his grasp, like a real, live thing! To stand there and look forward to the broad, towering sweep of the white canvas, with the flash of green water under foot, and out beyond the tossing, turbulent infinite of blue. The freedom of it! The freedom of it! To fill one's lungs, and one's heart, and one's soul with it, after all those months of unnatural constraint. Say what you might, it was a good world, a bright world, a glorious world, just to live in and no more.

Miss Lucia and Ethel placed themselves near Harvey and exchanged a word with him, whenever he could be got to talk. Milly had gone forward all by herself and was seated on a camp stool in the bow,

watching the dash and gleam and glitter of the spray, as it flew high off the graceful cutwater. When Kent emerged from below, where he had been writing a letter, he went forward and joined her.

For a long time they sat silent, now looking down into the deep green which slipped away under them, now gazing at the drift of white sails near by, or at the rocky, sunlit shores. The sea breeze was increasing in strength and bringing a haze with it which gave delicious softness to the September landscape.

"This is a little voyage which may be loaded with great matters," said Kent, at length, softly, not looking at his companion, but out to sea.

"It is so," she assented, with lovely, formal simplicity.

"What if all those who are starting unattached should come back in couples?"

"Captain Jim and Miss Lucia?"

"Well, yes; why not? These sea-isolations are wonderful for developing affinity. Witness the novels of Clark Russell."

"I have n't read them."

"You ought."

Again silence. They were running close under the lee of a huge, ungainly four-master, named the Rebecca Curtis, so close that she almost took the wind out of their sails. A few ancient mariners, whose best

clothes were obviously hung out to dry across decks, leaned over the rail and surveyed the yacht with the grim hatred which all genuine toilers of the sea naturally feel for that butterfly generation. Kent waved his hand to them and they returned the salute with a discourteous gesture.

“Harvey is on the snobbish side again, here,” he said, laughing, to his companion. “Poor Harvey.”

“Oh, yes, poor Harvey,” she echoed.

“Your sympathy does n’t sound sincere.”

“It is n’t.” She turned and looked at him, her face full of sudden animation. “Why poor Harvey? Because he wants the earth and can’t have it? He wants all the fun of vice and all the reward of virtue. So do we all, and some of us can’t have either. He seems to be sure of one or the other.”

“And I fancy on this trip he means to make his choice. Don’t you?”

“I don’t know,” she answered, in a low tone, turning her head away again.

They were getting out into open water now and the long bound of the yacht over the swell was glorious in its rhythmic motion; but these two had no thought for anything but the topic that absorbed them.

“It means a good deal to you, does n’t it?” Kent asked, with singular gentleness.

Again she looked up, but more slowly and with a

strange, sad wistfulness in her tone. "Yes, it does. I don't try to conceal it from you, who understand me a great deal better than he ever could. I want him; oh, I want him. And to think that I might have had him, all for my own, and just threw him away, away into the lap of that pale, quiet creature, who passes her time trying to do her duty. Think of it! As if *her* duty could possibly matter to any human being, past, present, or to come. Why does he like her, Mr. Kent?"

Kent shrugged his shoulders. "He ought to like you better. I hope he will. I hope it will prove so."

"No," she answered, with a sad shake of her head. Then she began to talk of his concerns. "It will be all settled with you in a day or two, I suppose?"

"How can I tell? Do you encourage me?"

"Yes."

"Do you approve?"

"Of course."

"Yet," he continued doubtfully, "even I don't like to seem to marry for money. You know, it is n't so, really" — He paused, with his speech half finished.

She laughed a little hard laugh, which did n't quite become her. "Is n't it awkward?" she said. "You don't quite like to admit, even to me, that millions and yachts are what you want. Yet you can't quite say — to me — that you love the girl, when you re-

member what passed between us a year ago — let me see — we shall go by the very spot this afternoon, shan't we? Do let's look out for it together." Then, softening her tone a little, "I do understand your position, Mr. Kent. I know you love Ethel, and she's worth loving. Not perhaps quite as you might have loved me, if I had n't been too cross-grained. There won't be much vitriol in it, will there? But that burns. Now I think we'd better go back to the others. If they were to get jealous — what an unnecessary complication!"

They made their way aft, to join the remainder of the party; and there they all sat, while the glorious summer day slipped by dreamily, deliciously. Harvey kept his place at the wheel and spoke little. The others chatted vaguely of sea and land matters. The steady southeast wind swept the yacht along under full sail, like a pure windflower, as she was; and the most prosaic of human beings could hardly have failed to feel the magical beauty of color in that sea and sky, dotted with white clouds and sails, and fringed, in the background, with the more sober tints of green field and dark and rugged rock.

They reached Gloucester toward the latter part of the afternoon and anchored in the harbor for the night, as Miss Lucia wished to visit some friends at East Gloucester in the morning. After dinner, Kent,

Milly, and Ethel took the little launch which the Windflower carried, in addition to her tender, and went for a short trip along the shore by moonlight. Harvey stayed to chat with Captain Jim.

The two leaned over the rail and smoked, gazing off at the lights as they twinkled palely beneath the moon, listening to the cries and songs and laughter of the sailors in the craft about them or to the further murmur of the city. Then Harvey began vaguely to pick up little threads of boyish reminiscence. "Do you remember the day we went to such a place and did so and so?" "That summer on the coast of Labrador, the iceberg, the gale on the banks?" "What a close call we had when I first went blue-fishing and the big fellow pulled me overboard."

Captain Jim grinned and responded heartily, as if he were enjoying himself; yet he seemed to have something on his mind. At length, in one of the frequent and long pauses with which Harvey interspersed the talk, the Captain cleared his throat and began, with an effort: "Say, Harvey, I don't see but you're just about the same as you always was."

Harvey looked round in astonishment and laughed: "Why should n't I be?"

"Search me," said Captain Jim; "but they told me you was n't." Then, as Harvey resumed his contemplation of the harbor, without further comment, the

Captain took courage and went on with his lecture ; for such it was apparently intended to be. " They tell me you 've got notions and think it 's wicked to be rich and would n't take your uncle's money. Is that so ? "

" Well, " was the meditative answer, addressed to Captain Jim — and the fishes, " I suppose that 's the way *they* would put the thing, in a nutshell. "

" Now, " continued the Captain, warming up with his work and finding it rather agreeable, " that 's all damn foolishness. There 's got to be rich in the world and there 's got to be poor, and the poor most generally always deserves to be. You might call me poor. I ain't, by George. I 've earned my living since I was twelve years old, and there ain't a rich man on earth that 's had more fun out of it than I have. And others can do the same, if they want to. It ain't bein' rich or poor that counts, it 's bein' a square man and bein' right there with the goods, when your turn comes. And if you talk of square men, there was your uncle ; he was one of the squarest, whitest men that ever lived. Do you think you can do the trick better than him ? "

Harvey shook his head.

" Nor I don't neither. Nor any other of your darned philanthropists, as they call themselves, that go round stickin' notions into people's heads that

don't belong there. The way to look at it, Harvey, is this. You've got a duty. You're a square man like your uncle was. It's your duty to take this money that's comin' to you and do what your uncle would have done with it. If you don't, it'll most likely fall into worse hands. And don't you listen to any of these fellers who tell you it's wrong to have any money, and right to give it all away. They have n't got any. If they had, you'd see what would happen. I suppose you think I'm an ignorant old sailor; but there's just one thing. I've lived a lot of my life among what they call the poorer classes, and I ain't in such a damned hurry to pity 'em as some that don't know 'em so well."

Captain Jim concluded his vigorous oration, with which he was evidently much pleased. But Harvey did not attempt any argument, — simply held out his hand for the captain's bony grasp, and said, "Thank you, old man."

That night, however, as the slow sway of the tide in Gloucester Harbor rocked him into peaceful slumber, he could not help reflecting that, after all, there might be a certain rude sense in Captain Jim's view of things. But it would not have pleased Diana.

CHAPTER XXVIII

THE COMING OF THE TIDE

THE cruise of the *Windflower* was a dream of beauty and delight, broken only by the incidents natural to such an excursion, an occasional heavy sea, and a stormy day or two in harbor. The wanderers stopped, for a longer or shorter time, at all the most interesting points on the Maine coast, notably at Mount Desert. Then, in the latter part of the month, they continued on somewhat farther, to the entrance of the Bay of Fundy; and on the twenty-fifth, having reached the limit of their time, they anchored at the mouth of a large, beautifully broken estuary, meaning to explore it a little, before turning their course toward home.

During the whole trip, Harvey had abandoned himself completely, deliberately, to the charm of his surroundings. Yet once more he would drain the cup of selfish pleasure to the full, try the savor of it, test the worth of it. He sailed the yacht. He ate and drank the delicacies which Ethel's thoughtful care had provided. When he was on board, he idled, lay

in the sun, and let the women purr over him. When he was on shore, he danced with pretty girls and trifled away the time. And he enjoyed it—his make-up was such that he enjoyed the luxury, the idleness, the trifling, the drench of golden sunshine amid the trifling of others. Yet in the sweetest moments there came a sense of dissatisfaction, a haunting uneasiness which he had never known before. When he was in a ballroom at Bar Harbor, dancing with the prettiest girl there, he was astonished to find himself thinking of the country hospital, wondering whether his arrangements were going rightly, and in particular whether a certain poor woman, who was just getting over an operation for appendicitis, was having the attention and the care and the comforts she ought to have. When these shadows of conscience or duty fell thickest, the thing that was most apt to make him forget them was the presence of Miss Erskine. Somehow, he and she were often together, now that Ethel and Kent had interests of their own which seemed to require frequent discussion in private. And Harvey found Milly in an indefinable way changed from her former self. She was still gay and merry, always ready with a sparkling jest, even a cynical one. But she had moments of thoughtfulness, almost of melancholy, which seemed strange in her, moments when she would actually sit quiet and

expect Harvey to talk. Her whole manner had grown gentler, more tender, more earnest, had at times almost something of a sad wistfulness about it. This attitude puzzled Harvey and interested him, made him feel more in sympathy with her than he had done for many months past.

The evening after they had reached their final anchorage, Harvey and Kent talked and smoked late on deck, when the others had gone to bed. As Kent finally threw the end of his cigar into the water and declared his intention of turning in, Harvey remarked: "I say, old man, you'll let a fellow know when it's all settled, won't you?"

Kent hesitated, then came back to his companion's side and spoke frankly: "I believe I'll try my luck to-morrow — if I get a chance. What do you think of it?"

"You're all right. Go ahead. I congratulate you."

"And you don't bear me any grudge?"

"Why should I?"

"After all," Kent continued, with some note of apology, "you can't have 'em all you know."

"Perhaps not any of 'em."

The jocular suggestion had a hint of sadness in it which Kent knew and answered. "Nonsense, you might have had 'em all — only not all at once. In this country things are so painfully limited."

"Well, good-night, George," said Harvey, as his friend went below. "Good-night, pleasant dreams, and good luck."

Harvey himself stayed and smoked for an hour longer, watching the fog bank climb up from the east over the stars and listening to the lazy swash of the tide beneath the vessel's counter. "Might he have had any of them? And was he really to have none?"

In the morning the fog hung thick over everything and it was impossible to be on deck without protection. Books and bridge in the cabin were absolutely necessary to get rid of the time. But towards noon the sun burned its way out and after luncheon Ethel proposed that they should take the little launch and make a short excursion up the bay. Somehow the proposition did not meet with general acceptance. Harvey wished to finish his book of the morning and Milly had something of a headache and preferred to stay on board.

"You and George go," suggested Harvey, "and explore, and report."

"If Mr. Kent cares to," Ethel answered, and her sunburnt cheek grew a shade darker.

"Of course I care to." Long experience in journalism had made it impossible for Kent to blush; but he would have done so under these circumstances, if he could.

Just as they were being pushed clear of the vessel, Captain Jim, who had been casting a glance seaward, called out: "You'll have to keep watch for the fog. It'll be back towards night, and if you ain't careful, you might run by us."

"Aye, aye, sir," said Ethel. The launch shot gayly off into the blue water.

They ran directly up the bay, which was nearly a mile wide and narrowed but little, until the very end. Ethel steered and did the sailing generally, her companion being more at home on land than on the ocean. Although the mists still hung heavily about the southern horizon, the sky overhead was clear and wonderfully soft. A light easterly breeze tipped the blue waves with foam and made them glitter and flash and sparkle about the flying craft. Along the rocky shores, maples just turning were mingled with the spruces and hemlocks, and bred a perfect riot of color in the mellow autumn light.

When they had run about two miles from the Windflower, they came to a long, low ledge of bare rock, around which was gathered a noisy swarm of gulls and other seabirds, cutting the air in every possible curve with the white flash of their radiant motion, or alighting, in fretful tumult, near some object which could not be discerned from the level of the water.

"What in the world are they after?" asked Kent, with all the curiosity of a landsman and a boy.

"We might go and see," Ethel answered; "but I suspect we shall find something — not very pleasant."

They went, however, running the launch into a little opening at the back of the ledge.

"How is the tide I wonder?" asked the head of the expedition.

"Low water a few minutes before six," was the unexpected reply.

"How do you know? And do you know?"

"I do — happened to look this morning, by an extraordinary chance."

"Very well. Then we won't pull her up much. Just throw the painter round that stone."

The gulls naturally dispersed on the arrival of visitors, and the object that had attracted them proved to be, as Ethel had suggested, not very pleasant, some slimy sea monster who had met his death within an only comparatively recent period. But the islet itself was sunny and offered a number of flat and tranquil places just adapted for the comfortable seating of two; and Kent thought that it might be as well to linger there a little while. So they made their way to the farther end, and established themselves on a broad rock, some five or six feet above the water. They were facing west, looking towards the blue dance of

the waves in the sunlight and the nearest shore with its gorgeous foliage. The Windflower was behind them and nearly hidden by the rocks ; for Kent did not care to keep within the range of Captain Jim's all-penetrating glass.

When they had sat silent for a moment or two, Kent began abruptly with what was next his heart. "I dare say you can imagine something of what I want to say, Miss Harper."

If she could, she made no sign, but sat still, with her eyes fixed on the autumn glory towards the west.

"There are a great many reasons why I should not ask you to marry me," Kent went on.

Still she made no sign ; only turned her face a little farther from him, and the color deepened on her cheek and neck.

"In the first place you 're rich and I'm poor, one of the proletariat, as Diana might say. In the next place, it looks as if I were interfering with Harvey."

Then Ethel spoke, but in a soft, strange voice, with her gaze still far off : "Harvey has never asked me to marry him. He cares nothing for me, nor I for him, as you mean it."

The softness of her manner gave Kent courage to allow more feeling in his own. "Harvey has devoted himself for some time now," he said, "to throwing

aside and trampling on all the beautiful things of life — that have come in his way — so many of them. I really think he hardly deserves many more chances, though I like him and I don't want to interfere with him. — Ethel," he continued, after a little pause, not venturing to touch her, even to take her hand, but speaking with an intensity in his tone which she had never heard there, "Ethel, I am going to be perfectly frank with you. When the idea of — of asking you to marry me, first came to me, I thought a good deal of — of your money — there — it is out. Now I love you. There is something about you so generous, so large, so sweet, never a touch of meanness, never a narrow thought or a cruel word, no raillery, no mocking. As I have lived with you these last three weeks and seen your gentleness, your patience, your readiness to do everything for any one without the parade that goes with some people's charity — I have got to love you, Ethel, so much that I tell you these things, and then wonder whether you can love me. I'm not generous, I'm not patient, I'm not kind. I'm not worthy of you. There must be something good about my love for you, I think. I've never thought before about not being worthy of anybody — or anything."

She did not make much answer even now — just turned and looked at him, and her eyes were full of tears. "No one ever spoke so of me before," she

said. "I think you must love me—I trust you—only I'm afraid you'll be disappointed."

So they sat there, in the autumn sunlight, exchanging such sweet thoughts and hopes and memories and closer tokens of endearment as lovers use. Every moment Kent seemed to find in her large, free nature something new, that was rich and satisfying, something ample and generous which dwarfed the showy gifts of his own nervous temperament and made him wonder more and more whether he had anything to offer that would be worthy of her complete surrender of herself.

But Ethel was practical, even at such a time as this. Glancing down from Kent's shoulder at the water beneath them, she pulled herself together suddenly. "Why!" she exclaimed, "the tide is coming in!"

Her lover was not interested in the tide just then. "Let it come," he suggested.

But she was already on her feet, crying out, "The launch! The launch!"

He too rose and looked back. There was the "Windflower No. 1" dancing gayly on the blue water, at least half a mile up the bay. The crevice where they had landed was completely covered over, and the islet on which they stood was reduced to little more than half its original dimensions.

Ethel looked at her companion with a very serious expression. "You must have been mistaken," she said.

"So it would appear. Oh, hang these marine technicalities! It was something, at a little before six."

"Possibly high water." Ethel's face expressed some love, some laughter, and some vexation. "It may prove more than a technicality for us."

"Why," returned Kent, looking at her in much astonishment, "you surely are n't alarmed. Harvey will take us off in time for dinner."

"The tides here come high and they come quick," she said. And there was real anxiety in her voice. "It will be all right, if they see us on the yacht. Let's wave to them at once."

She took out her handkerchief as she spoke, and, standing on the highest point of the ledge, began to wave vigorously. Kent did the same, with an extremely sheepish feeling.

"See us!" he murmured. "If only they have n't been seeing us all the afternoon! They'll think we're announcing our engagement." Then, as Ethel seemed to have little laughter to spare for this sally, he added, "Of course the tide won't come over the rocks, do you think?"

"It has, it does," she said briefly. "There is n't a

blade of grass here. It may not come over every time. Who knows?"

Kent's voice was a good deal less assured when he answered: "Well, at any rate, we can count on Harvey. He never fails."

As he said it, Ethel gave a little cry: "The fog! The fog!"

Yes, there it was, the great fog bank, which had hovered on the horizon all day, now rolling up its quiet, dull, brown-gray masses over the shapely lines of the Windflower. Even as they looked and waved, the spars and rigging became dimmer and more spidery. On swept the mist, till white hull and blue water were indistinguishable. Only, as they got their last uncertain glimpse, Kent thought he detected the flutter of an answering wave from the vessel's stern.

Ethel quietly put her handkerchief into her pocket and turned a pale, set face towards her lover.

"What is to be done," he asked, calm and cool now, as if he were writing a "Snap Shot," instead of acting one.

"Nothing but wait," she said, scanning the shore in every direction for possible help; but none appeared. There were houses here and there, within sight, but none likely to have observed their signal.

"A chance for a swim?" he asked, following her eye.

“Not for me — in ice water,” she replied.

“Not for me — in any water. I never learned.”

“We must wait,” was her comment, still quiet. “Oh, George, to think I should have brought you to this — the very first day.”

He put his arm round her and made her sit down by him, this time on the point of the island towards the Windflower — and the fog. “My darling!” he urged. “Don’t let us have any such talk as that at all. We are on our little pleasure excursion, — on it still. We love one another. We forgot the tide in that before. Let’s forget it again. Harvey will find us, fog or no fog. It is our business to think and talk of each other — and nothing else.”

Meantime, the gray mist had swept down upon them and all at once they were covered, hidden from the autumn sunshine, from the golden glory of the woods and the blue of ocean. They had sought solitude and now they found it, alone with their new passion, on that mite of rock, in the midst of the great, gray, devouring waters. The fog was thick and solid, cold and drenching. Ethel shivered, even in the sweater and heavy wool gown which Aunt Lucia had urged as a precautionary measure. A dull breeze murmured hoarsely from the east, and flicked the foam up on to the rocks. Every moment the slow, sullen waves crept higher, higher, higher.

But Kent talked, as evenly, as brightly, as wittily, as he would have done in the yacht's cabin, talked of his past, all his queer experiences in knocking about the journalistic world, talked of their future. He would do what she wished him to do, give up literature ; he had never loved it, was tired of it ; or he would go on with it, if it interested her and gave her pleasure.

And all the time he feared she would go to pieces, get hysterical, as well she might. Then what should he do with her ? But she did n't. She was pale and she shivered ; but she was as calm and self-possessed as he, as ready to listen as he to talk, and he knew that listening was much more difficult. Every moment, in this crisis, his love for her was growing. What a wild consecration it was, for both their loves, this abandonment to solitude in cold, and damp, and mystery, and darkness !

Soon after the fog shut in, Ethel suggested that if Harvey should have started for them, they might aid him by calling as loud as they could. Therefore, every little while, they stood up and shouted at the top of their lungs ; but the sound seemed to be lost in the damp cushion of the fog, and the rising east wind, blowing in their faces, whirled it away.

So they sat, Kent talking, Ethel listening ; and the minutes seemed like hours.

“George,” she said softly, when the dull horror had

distracted even his thoughts, for the moment, "you remember, if I—died, the whole of papa's property was to go to Harvey? Would n't it be odd—after all?"

"Bother!" answered George. And he resumed his task, not flippantly, but with gentle tenderness, as if he were making love to her in a quiet summer arbor, under the moon.

And they waited, and the tide rose, and rose. They were sitting on the highest point of the rocks, with some yards of surface still several feet above the water, but the waves were breaking sharply at the eastern end, and once the spray came within a few inches of their feet. Kent had ceased talking. They stood up and shouted yet again, wildly, despairingly, and their hoarse voices were drowned at once in the dark depths of the mist. Then they crouched down once more, Ethel's face buried on her lover's shoulder.

Suddenly Kent thought he heard the dim echo of a horn and a faint halloo. "Ethel!" he cried. "Ethel! Oh, my God! Harvey's coming."

They both jumped up, both shouted again, louder than before—then listened. Yes, there it was, nearer. "Halloo! Halloo! Halloo!"

Back and forth the shouts echoed, in spite of the rising water; and in a few moments the Windflower's white boat came looming through the fog, with Har-

vey rowing a pair of oars, as he had never rowed before.

When they were safe in the boat, Harvey grasped a hand of each and there were tears in his eyes. But he coughed a little and said, in his ordinary tone :
“ A very close call. Where’s the launch ? ”

“ Up the bay,” Ethel answered ; and wrapping herself in the thick cloak which Harvey had brought, she took her place in the stern sheets opposite Kent.

CHAPTER XXIX

MILLY

DURING the night the weather changed, and in the morning the Windflower set sail for home, with a clear north wind that had swept every shred of mist from the sky.

Ethel did not come on deck till late. Harvey was at the wheel. Milly and Miss Phelps were sitting in the sun amidships. Kent was below, writing; perhaps, as Milly suggested, making a record of yesterday's experiences.

Ethel seated herself near her cousin, for a while, and drank in the splendor of the clear sky and bright air, without speaking. Once or twice a little shudder shook her solid frame.

"Harvey," she began, at length, "you saved my life last night. It was odd it should happen so, was n't it?"

"I don't know about the oddity. It was fortunate, rather, I think."

"I wish I could ever have done something for you," she went on. "You are one of those people who are

always doing something for others and don't seem to give any opening for returning the obligation."

He swung the wheel slightly, as the wind struck more from the west. "I had n't noticed anything like that," he said. "My idea was that everybody — you included — had always been doing for me."

Again she turned her attention to the view, for a considerable space. Then she began abruptly: "Harvey, I'm going to marry George Kent."

"Do you know, I suspected as much," he answered, with mild irony. "You could n't do a better thing. George is a square, straightforward, honorable gentleman, worthy of you, and will make you happy. And Ethel — uncle Amos liked him. He will go into the business and do all I ought to have done."

She seized the opportunity, with an eagerness, which showed how nearly he had touched her heart: "Oh, Harvey, if you would go into the business with him! That would be so splendid. You two would work so well together. How that would have pleased papa. Do say you'll think of it, Harvey!"

Harvey smiled at her enthusiasm. "It's too late for that now," he replied.

"No," she urged, "it is n't a bit too late. It is just the time and just the thing. It would make me so happy. I shall get Milly to talk to you."

Then Kent appeared in the companion-way and general congratulations were extended.

That evening, under the tranquil moon, the two lovers were seated together aft, and it was quite evident that they had no need of any other society. Harvey and Milly, therefore, strolled forward where they could watch the flash of the spray in the moonlight and hear the sweet, continual fall of the drops upon the water.

Milly was dressed all in white, a thick, soft white cloak protected her from the fresh breeze, a Tam o' Shanter half covering her face with shadow, yet leaving the lower part of it, the fine, mobile, laughing lips to be touched by the quivering splendor of the moon.

Harvey seated himself close to her, his arm brushing against the folds of her cloak. Ethel's urgency of the morning kept running in his thoughts; and when Milly began to talk, her words seemed germane to the matter.

"Don't you envy those two?" she asked.

"Perhaps," was his answer, meaning much or little, as you read it.

"When you think," she went on, "that it might have been all yours — all — all?"

"I did n't want it — all."

"Ah, but you did — you should." She looked up

at him, so that the light crept under the edge of her cap and filled her eyes, more earnest, more tender than he had ever seen them. "Do you know, Mr. Phelps, this critical situation of yours has taken hold of me so very, very much. It has almost changed my nature, driven the laughter out of me. Think what it means. Think what you might do with life. You are — or seem to be — deliberately choosing obscurity, inefficiency, uselessness in the world. I won't say that. Your power won't be wasted anywhere. But think what is put within your grasp. I am not speaking now of the sweet of life, though I believe in that, don't you? I believe it is our duty to open our lives, all our senses and our souls, to what is fine and lovely, as only wealth and opportunity can give it to us. But put that aside. Think of the good you might do. With the money that is offered you — still, — with the position that is offered you — still, — what noble causes you could forward, what broad, wise usefulness you could attain, increasing and increasing, as long as you live. Now is the time to decide — now. You have hesitated. You have tried different paths. I believe, in your inmost soul, you feel as I do."

She waited for him to answer her ; but he did not. The swift vessel bounded on, with a long roll over the waves that was like the sway of organ music. The light drops fell ceaselessly, with their silver echo

in his ears. And the echo of her words was as clear and silvery as that of the falling water.

“Mr. Phelps,” she said very softly, with her face turned from him, so that he could see hardly more than the tip of her ears in the moonlight and the golden flutter of her hair, “Mr. Phelps, this means a great deal to me. I have thought of it day and night. If I — if you — if I could do — or be — anything — there was a time — or I should n’t speak” —

Her voice was lost in the magical murmur of the sea. But he understood. She was telling him that things were not as they were that April day, a year and a half ago. If he would ask her again — if he would ask her again! — But all that he saw, all that he heard, was a pair of earnest, dark eyes, and a voice that thrilled with an intensity Milly’s had never known. And he answered not.

Minute after minute sped away. At length Milly rose. “It’s cold. I think I’ll go in,” she said. And as he rose to accompany her, she added shortly: “No, no; stay where you are.”

So she made her way aft, unsteadily, as it seemed to him, and he stayed. And, as he sat there alone, feeling the glorious bound of the free ship under him, a great sense of freedom and large contentment possessed his soul. For one moment her witchery had tempted him. For one moment she had seemed to

embody all the beauty, all the charm, all the unending grace of the view of life she was contending for. Then the charm broke and he saw that, for him, at any rate, there was no beauty and no grace in the life that was lived for self, that took no account of sacrifice or sympathy, that did not place the good of others higher than one's own. Yes, as she said, this was the crisis, the now when everything must be settled. And with that before him, he did not feel a moment's hesitation. Already he looked forward to immense possibilities of usefulness along the lines which his summer's work had suggested. There was so much bungling in the management of such things, so much was left to the handling of those who undertook charitable work after they had been unsuccessful in everything else. A clear, business head, a strong practical grip — and these qualities he was really beginning to hope he had, in some measure — could be so useful, so endlessly useful. It was too much for him, perhaps for any one, to attempt to settle the great problems of modern life in the abstract, the right and the wrong of things, of capital and labor, of the adjustment of wealth and what was honest and dishonest in the acquirement of it. But there was always work, always the patient effort to give one's very best towards diminishing the inequalities, lifting up the down-trodden ; there was always

love. Yes, love; and with love came the thought of Diana, never far away. Ah, if he could but have her sight, her insight always with him to guide and govern his brute strength! At least, her inspiration he could always have — and Marcus's also — those two who had brought into his life so much trouble, indeed, but so much that was divinely beautiful and that made the trouble seem a mere trifling shadow, soon to pass away.

Then, as he sat there, under the vast tranquillity of heaven, with the splendid might of the salt ocean all about him, the thought of love went broader still to the broadest, deepest, mightiest love of all. Ever since that evening in Marcus's chapel, his life had been more open to God than before, the divine presence had hovered near him, the white wings had brushed his forehead. But he had been busy, hurried, pressed with outward thoughts and material occupations, driven by day and full of heavy sleep at night. Then on the yacht had come at first a complete reaction, the lethargy of voluptuous ease had kept his inner eyelids drooping, drooping. And always at the spirit's gentle summons he had hesitated, unwilling to make the final surrender, unwilling to bind himself to any, even the highest service. But now, suddenly, as he shook the fetters of the world's servitude forever from his limbs, as he let Milly go from him,

carrying with her the last vestige of temptation, the last possibility of compromise with what he knew to be beneath him and unworthy of him, his soul seemed to sweep up and out into its native element, like some unpinioned eagle of the sea. There was no question of surrender, no thought of giving up or looking back. The bonds were burst, the walls were faded, the bars were shattered. The life in God, the love of God seemed not to be a giving but an immense acquiring of light, of power, and of joy, something to be held, something positive, to be imparted to others, to be spread broadcast, as far as one's influence would reach. Overhead, beyond the moon and stars, is love, everywhere love. And underneath are the everlasting arms.

CHAPTER XXX

DIANA

ON his desk at home Harvey found a note from Diana. — “Dear Mr. Phelps: I shall be glad to see you as soon as convenient. I have something to tell you.”

It was all settled then — so soon. Somehow, in spite of everything, just a little doubt had lingered; but clearly there was no room for doubting now.

He went the same evening and found Diana alone, dressed quietly, in simple black. She greeted him with cordiality, yet, as he thought, with some embarrassment. “You got my note?” she asked.

Then she changed the subject and inquired about his trip. Where had he been? What stops? What incidents? Of course he had enjoyed himself.

He answered civilly, but briefly. What could she want with all this? In a moment he found out. “I did n’t know,” she continued, with a little hesitation, a little tremble of her lips, which Harvey may not have seen, “I thought perhaps we should congratulate you when you returned.”

Then he found words to speak to her, as he had never spoken before,—eager, tumultuous words, eloquent from the passion which gushed through them. He told her how he had sunk at first into the delight of that luxurious life,—sunk almost up to the heart; then, at the end, how all the vanity had fallen off from him and the pure light had come. He could convey only a part of what he had felt, yet he himself was astonished that he could convey so much; and she listened with tears in her eyes.

But all at once her note occurred to him, and what he was there for. “You had something to tell me?” he asked, almost roughly.

She started and took a moment to collect herself. “Oh, yes, to be sure,” she answered. “I am so glad I wrote, now. You know Mr. Franklin — Richard Franklin?”

Harvey looked at her bewildered. What had Mr. Richard Franklin to do with him and her? Was he another candidate? “Yes, I know him,” he replied at length.

“He died two weeks ago. Perhaps you noticed?”

He shook his head.

“You know what he was,” she went on. “Treasurer of the Settlement Association — and a great many other things beside. I want you to succeed him.”

When Harvey had adjusted himself to the situation, he answered: "I'm not fit, not equal to it."

"Yes you are," she urged, with absolute conviction, "you're more than equal to it. You're just the one for it, and through it you'll get into work that will fill your life to overflowing."

But just now Harvey was not ready to talk about his work. A new, sudden hope was making his heart quiver and his brain turn. "Was that all you had to tell me?" he asked, in a strange, trembling voice.

She looked at him in wonder, for a second. Then her voice also trembled, as she answered: "Yes, all. What else?"

"And Marcus?" he asked, almost in a whisper.

She, too, spoke low, and turned her face away. "He told you, then? Poor Mr. Upham! I was so sorry."

Harvey loved Marcus, but he had no room in his heart for sorrow now. Instinctively he rose, moved towards her, uncertain, trembling, bewildered, instinctively held out his arms. She, too, rose. Her eyes were shut. Her breath came quickly. Then, before she knew it, his arms were about her. At first she held back, resisted, pitting her splendid will against the enfolding might of his embrace. Then, all at once, with a little sigh, she yielded utterly, and

the sweetness of that submission was so mighty, so overpowering, that it seemed hardly to leave his muscles strength to hold her up.

“Diana,” he whispered, “I don’t understand it. Are you mine?”

“Yours,” was her answer, almost inaudible, “yours, yours, always yours.”

The first week in April George Kent and Ethel Harper were married in the Old South, with all the gorgeousness appropriate to such an occasion ; but a month earlier Diana had become Mrs. Phelps, in the quiet home church where she had first learned love and worship and in which Harvey had been confirmed a few weeks before the wedding. The marriage was performed by Diana’s old pastor and friend ; but he was assisted by Marcus, now frailer and more ethereal than ever, but also more transfigured than ever by an unearthly light and joy. The weeks of suffering, of intimate contact with the deepest and strongest of human passions, and the mighty effort which had been requisite to overcome that passion, had touched his ascetic nature with just that crowning grace of tenderness which it had sometimes seemed to lack.

Kent and Ethel of course sat side by side during the service. Some way apart from them sat a small

figure in a dark, inconspicuous suit, with a face that showed very little sign of nuptial joy.

“Poor Milly!” said Kent to his betrothed afterwards. “Harvey has chosen God and I Mammon.”

“Thank you, so much,” suggested Ethel.

“Milly used to say she wanted both, and she gets neither.”

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